Archdiocesan Restructuring Workbook

St. Margaret of Scotland Parish

St. Clair Shores

Planning Area 11

Published March 2026

About the Workbook

There are three sections of this workbook, each one equips priests and key parish leaders with essential data about:

1) The Archdiocese of Detroit
2) Your planning area
3) Your parish

This workbook serves as a planning resource to support thoughtful reflection on the current strengths and future opportunities for ministry and evangelization within each planning area.

Prayer for Archdiocesan Restructuring

Come, Holy Spirit.

Make your presence known as we restructure the parishes
and ministries of our archdiocese.

Be our light on the path we walk together.
Help us hear your voice in the quiet of our own hearts,
in the wisdom of others and in the world around us.

We know you are with us in every step of the process.
Give us clarity, understanding, and direction.
In all things, help us share the light of your love. Amen.

Ste. Anne, pray for us.
Blessed Solanus Casey, pray for us.
Mary, Mother of the Church, pray for us.

Why Archdiocesan Restructuring?

Many parishes were built or grew in a time when Christian values and assumptions were the norm. Faith was inherited and the Church held cultural influence.

There is no doubt that the culture around us, both in the United States and locally in the Archdiocese of Detroit, has changed. The mission, however, has not; it has always been to “go and make disciples” (Matthew 28:19)

Why Archdiocesan Restructuring?

I dream of a "missionary option", that is, a missionary impulse capable of transforming everything, so that the Church's customs, ways of doing things, times and schedules, language and structures can be suitably channeled for the evangelization of today's world rather than for her self-perseveration.

Evangelii Gaudium, 27

Why Archdiocesan Restructuring?

The renewal of structures demanded by pastoral conversion can only be understood in this light, as part of an effort to make them more mission-oriented, to make ordinary pastoral activity on every level more inclusive and open, to inspire in pastoral workers a constant desire to go forth and in this way to elicit a positive response from all those whom Jesus summons to friendship with himself.

Evangelii Gaudium, 27

Archdiocesan Restructuring Process

Why?

As we move forward on mission, we must first address the challenges of our changing culture, which include demographic and financial shifts, a decline in the practice of the faith, and fewer priests serving our archdiocese. These challenges have resulted in limited resources to serve, sustain, and grow the Church in Detroit.

How?

The Archdiocesan Restructuring process will examine the existing Families of Parishes structure, as well as the structure of the Curia, to discern how we can be structured and how our resources can be best aligned "for the evangelization of today's world rather than for [our] self-preservation" (Evangelii Gaudium, 27).

Archdiocesan Restructuring Challenges

Our Goal for Restructuring

Develop a new pastorate model authored by the Holy Spirit that establishes a vibrant Catholic presence in every area of the Archdiocese of Detroit.

Vibrant Parishes

Gospel renewal in our parishes and other ministry efforts

Flourishing Priests

Priests flourishing in their ministry to parishes and the greater community

Mission Ready

Secure a vibrant future for the Church of Detroit

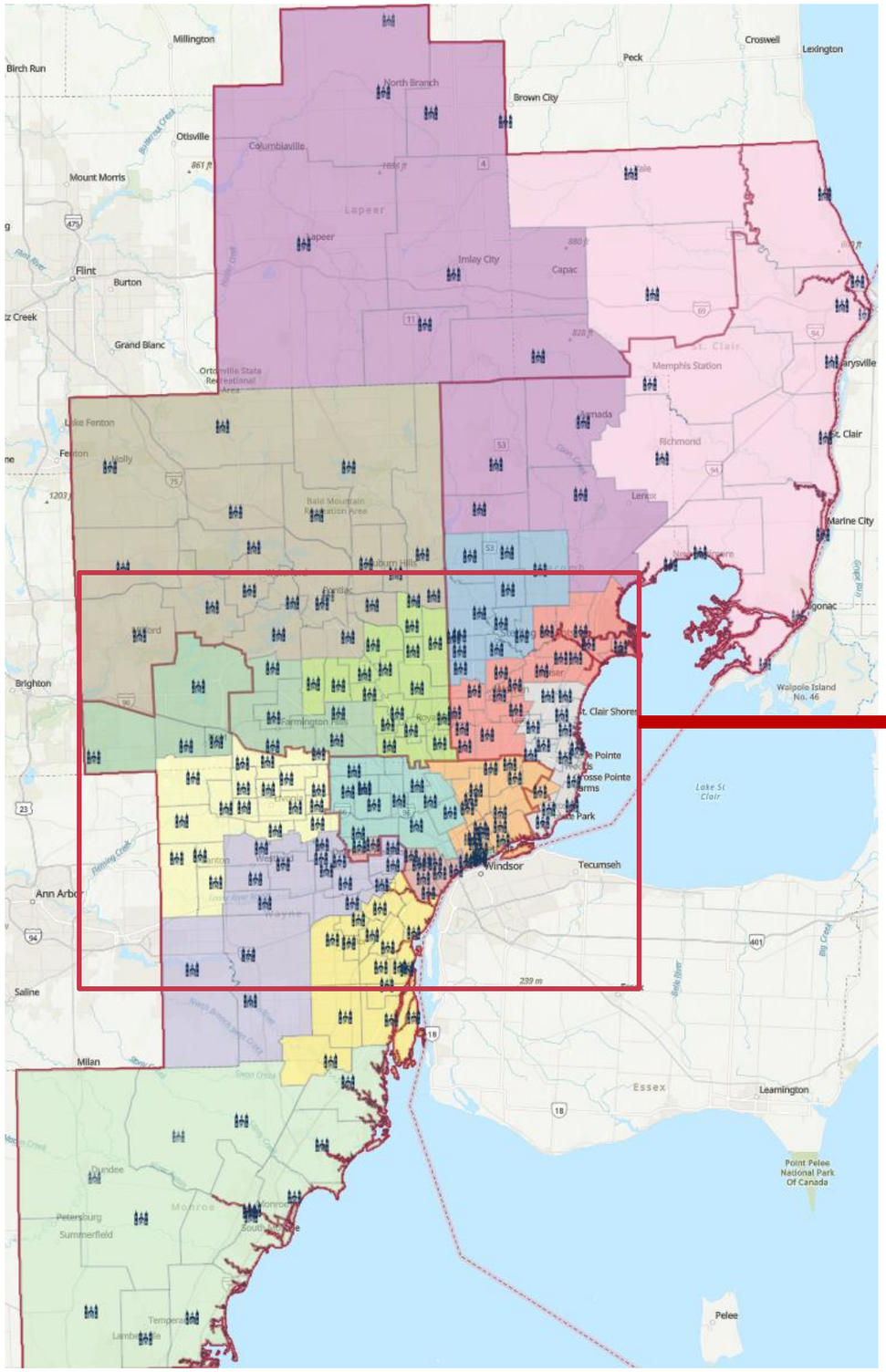
Section One

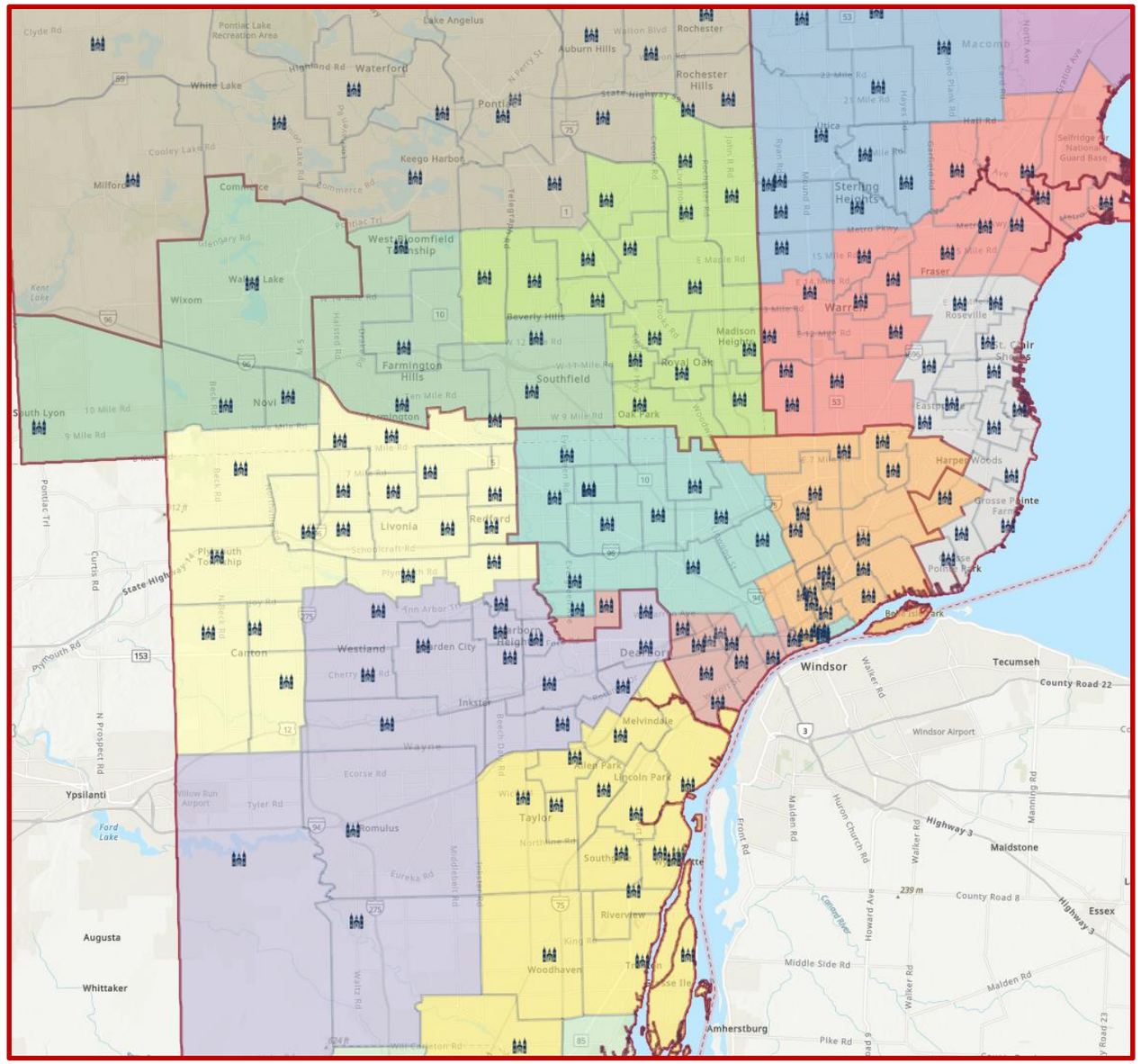
The Archdiocese of Detroit

About our Archdiocese

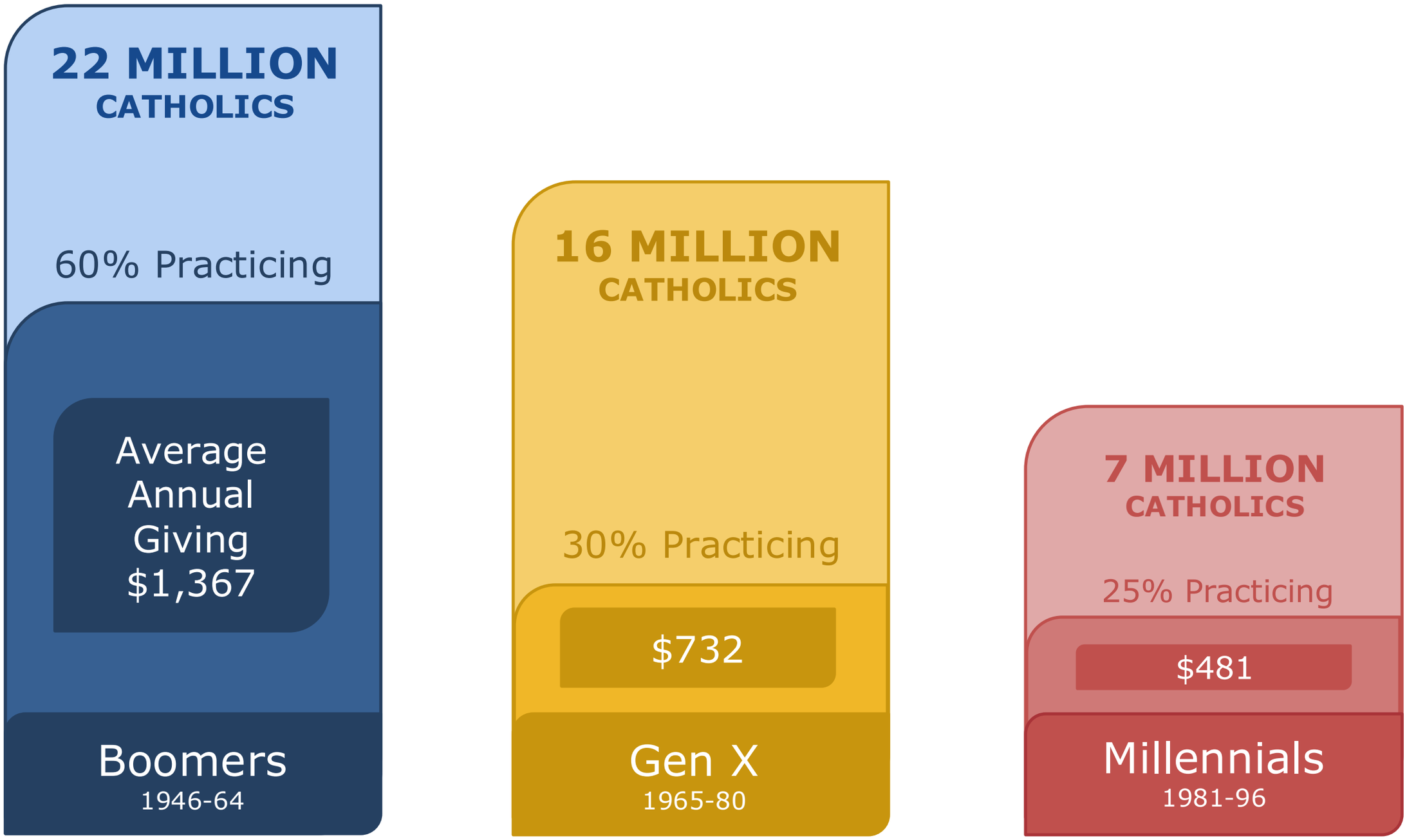
- The Archdiocese of Detroit is comprised of 209 parishes encompassing the City of Detroit and six surrounding counties – a large and diverse territory: urban, suburban and rural.
- Our local church has been declining for several decades as older Catholics move or die and there are insufficient number of young Catholics to take their place.
- This is best exemplified by the significant decline in the number of births and baptisms in our diocese.
- As our Catholic population has moved from the city to the near suburbs and from the near suburbs to the farther out suburbs, this has resulted in too few priests in large parishes and too many priests in small parishes.
- Our diocesan priests are aging and the number of priests to serve our Catholic population is declining.
- Over the past decade, Mass attendance has been on a steady decline. Despite a rebound from 2020 to 2024, Mass attendance remains 14.7% below pre-COVID levels.
- The current average rate of Mass attendance decline each year across the Archdiocese is 4%.

Our Territory for Evangelization



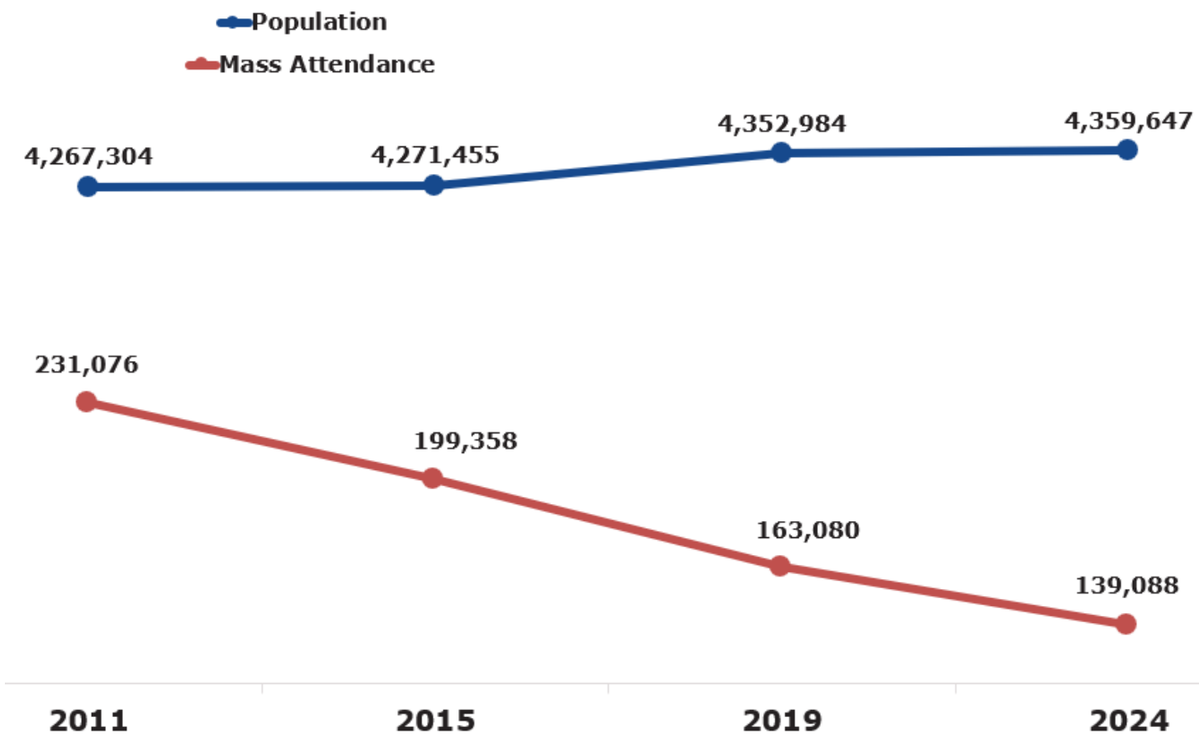


Nationally, Practice and Generosity are Declining with Each Generation



Source: Catholic Leadership Institute | CARA | Pew Research

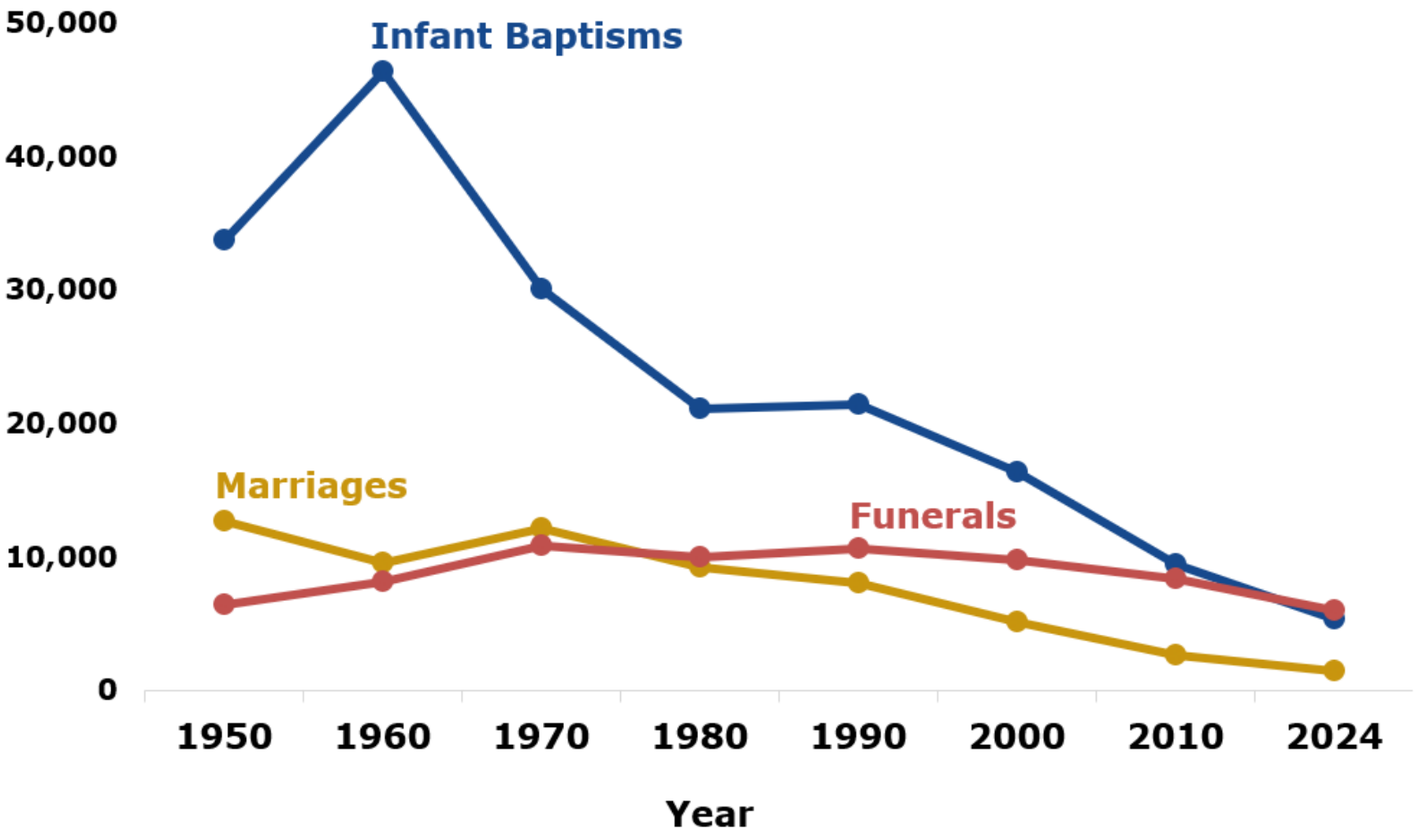
As Greater Detroit Population Grows, Regular Mass Attendance Continues to Decline



Population Source: Michigan Senate Fiscal Agency

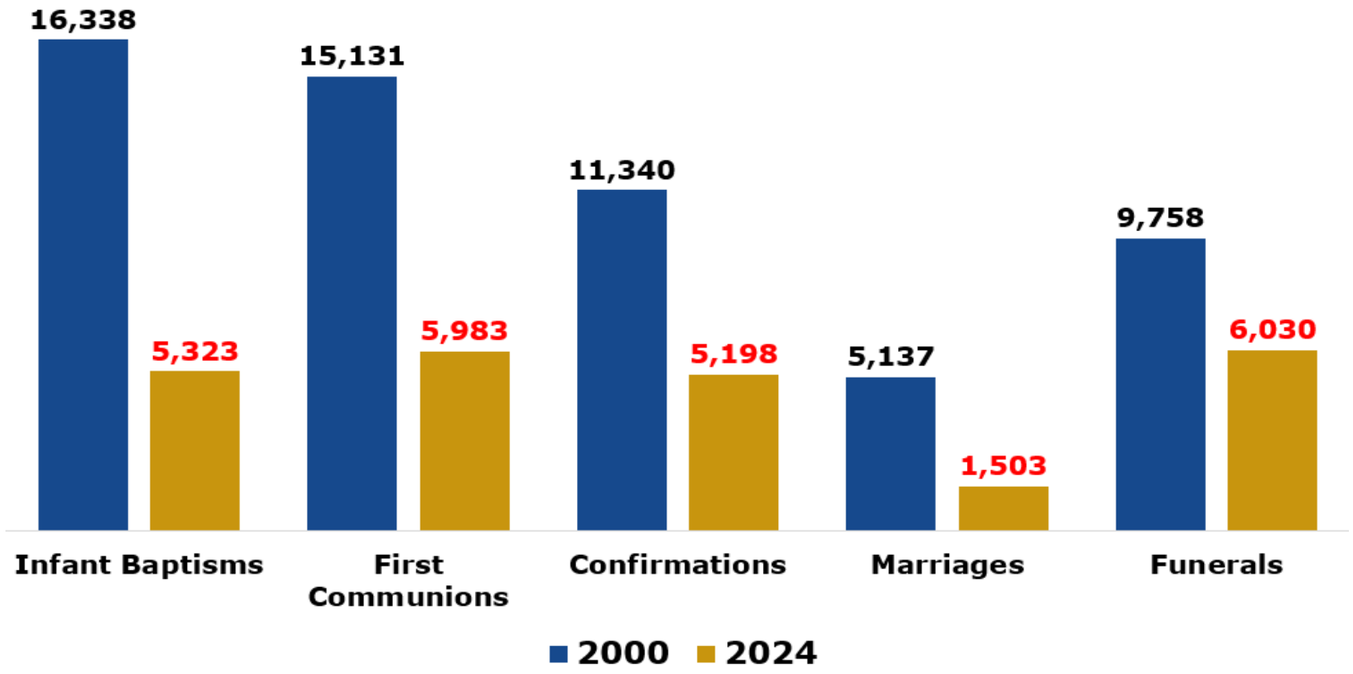
- **Mass attendance has declined by nearly 92,000 people since 2011, dropping from 231,076 to 139,088 by 2024 – a 40% decrease in just 13 years.**
- The decline is persistent across every period, not a one-time drop:
  - 2011 -> 2015: down 31,718 (-13.7%)
  - 2015 -> 2019: down 36,278 (-18.2%)
  - 2019 -> 2024: down 23,993 (-14.7%)
- On average, Mass attendance has fallen by about 4% per year, meaning roughly 1 in every 25 regular attendees is lost annually if the trend continues.
- At the current rate of decline, one-third of today's Mass-attending Catholics will no longer be attending within the next decade.
- In 2024, only 29% of pews were occupied across the Archdiocese of Detroit.

Our Church is Growing Older, Not Younger



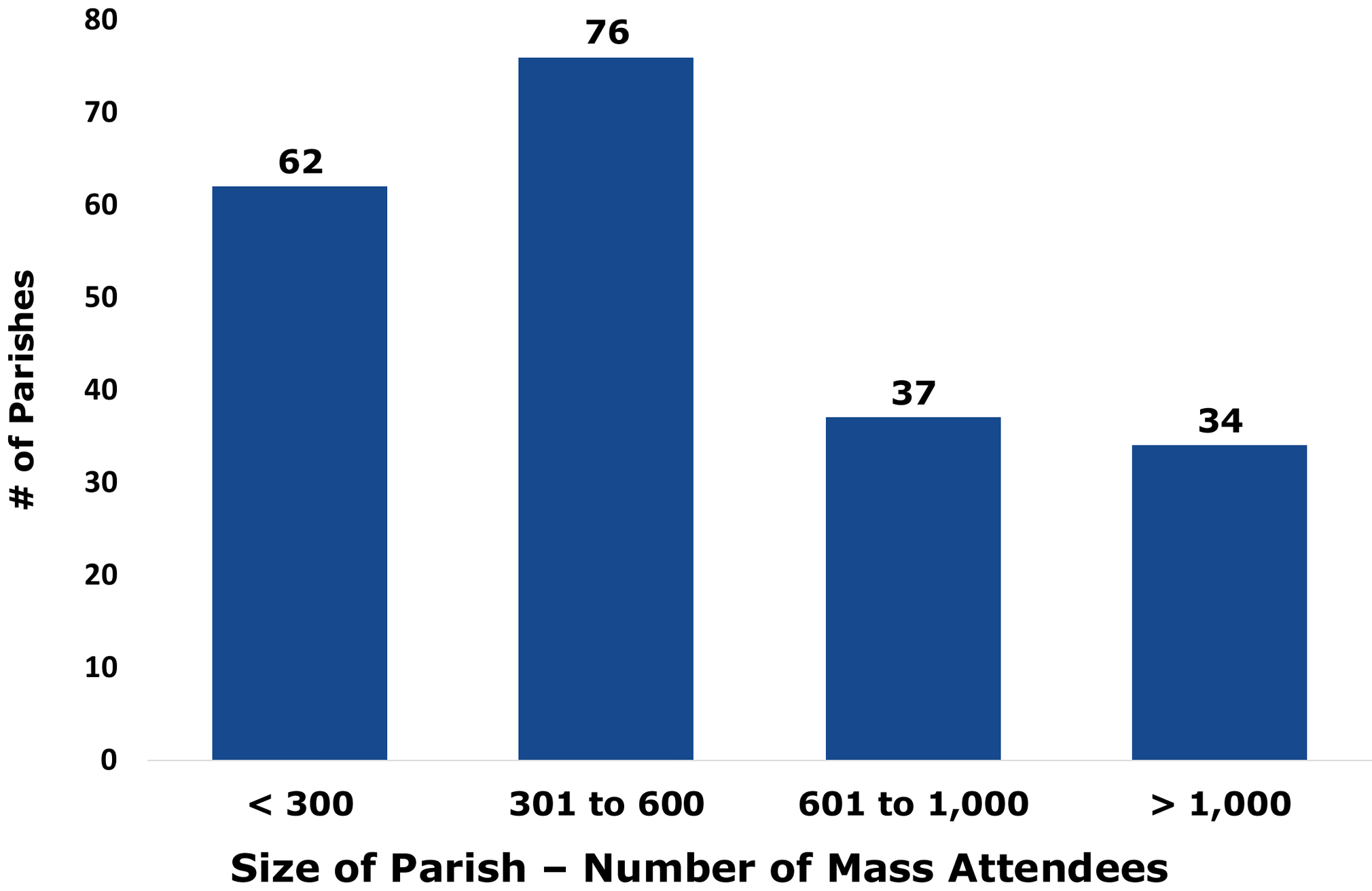
- Infant baptisms have declined the most dramatically—by roughly 60-70% from peak to present, showing a sharp and sustained drop after an early high point and signaling a major contraction in new families entering the Church sacramentally.
- Marriages have fallen by approximately 40-50% over the period shown, with a brief early increase followed by a steady, long-term decline, ending at their lowest level in the most recent year.
- Funerals have remained comparatively stable, fluctuating within roughly a 10-20% range, before tapering downward—indicating that overall sacramental life is increasingly weighted toward later stages of life rather than beginnings.

Funerals Now Exceed All Other Sacraments

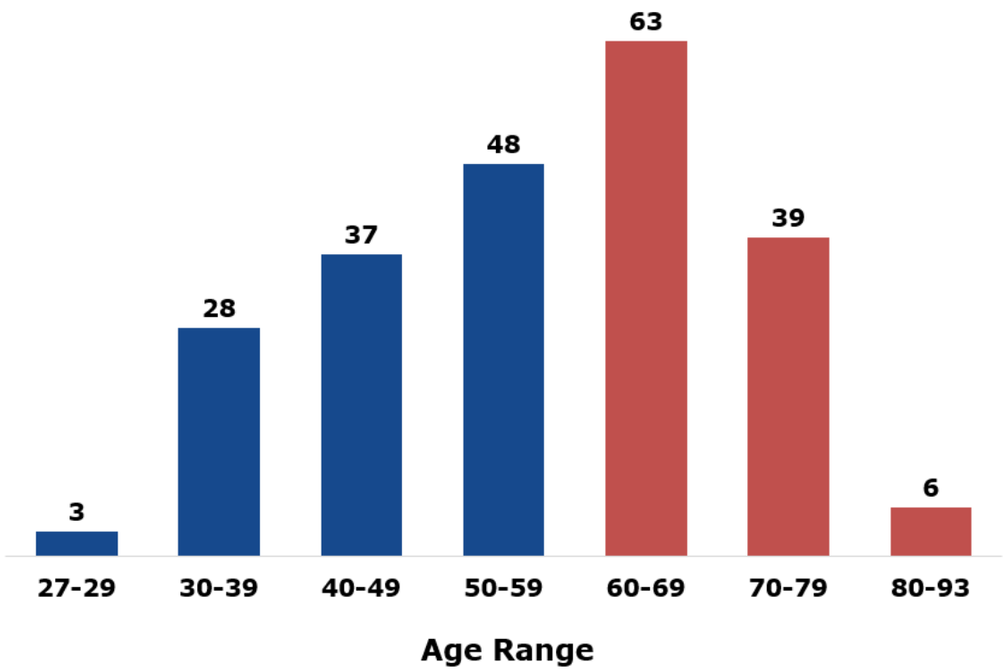


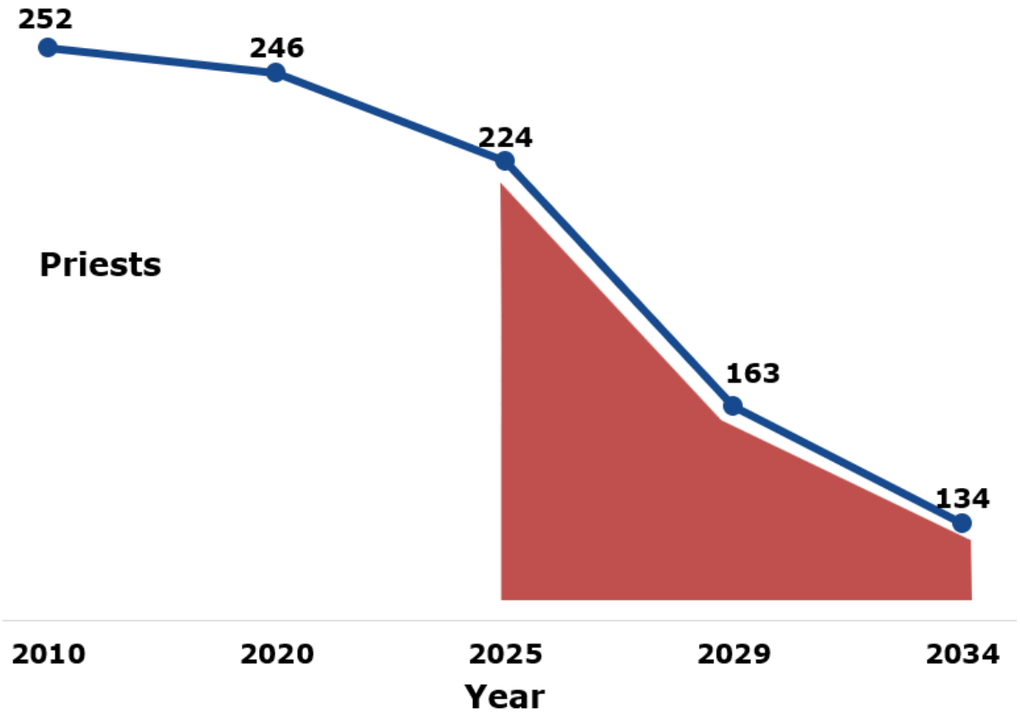
- Funerals now exceed every other sacrament at roughly 6,000 annually, surpassing baptisms, marriages, and confirmations individually.
- Baptisms and marriages remain at or below 5,000 per year, reinforcing earlier trends showing fewer people entering and forming within the Church.
- Sacramental life is increasingly concentrated at end-of-life, reflecting an aging Catholic population and a shrinking pipeline of new participants.

Today, 138 Parishes of 209 Have Under 600 Regular Mass Attendees



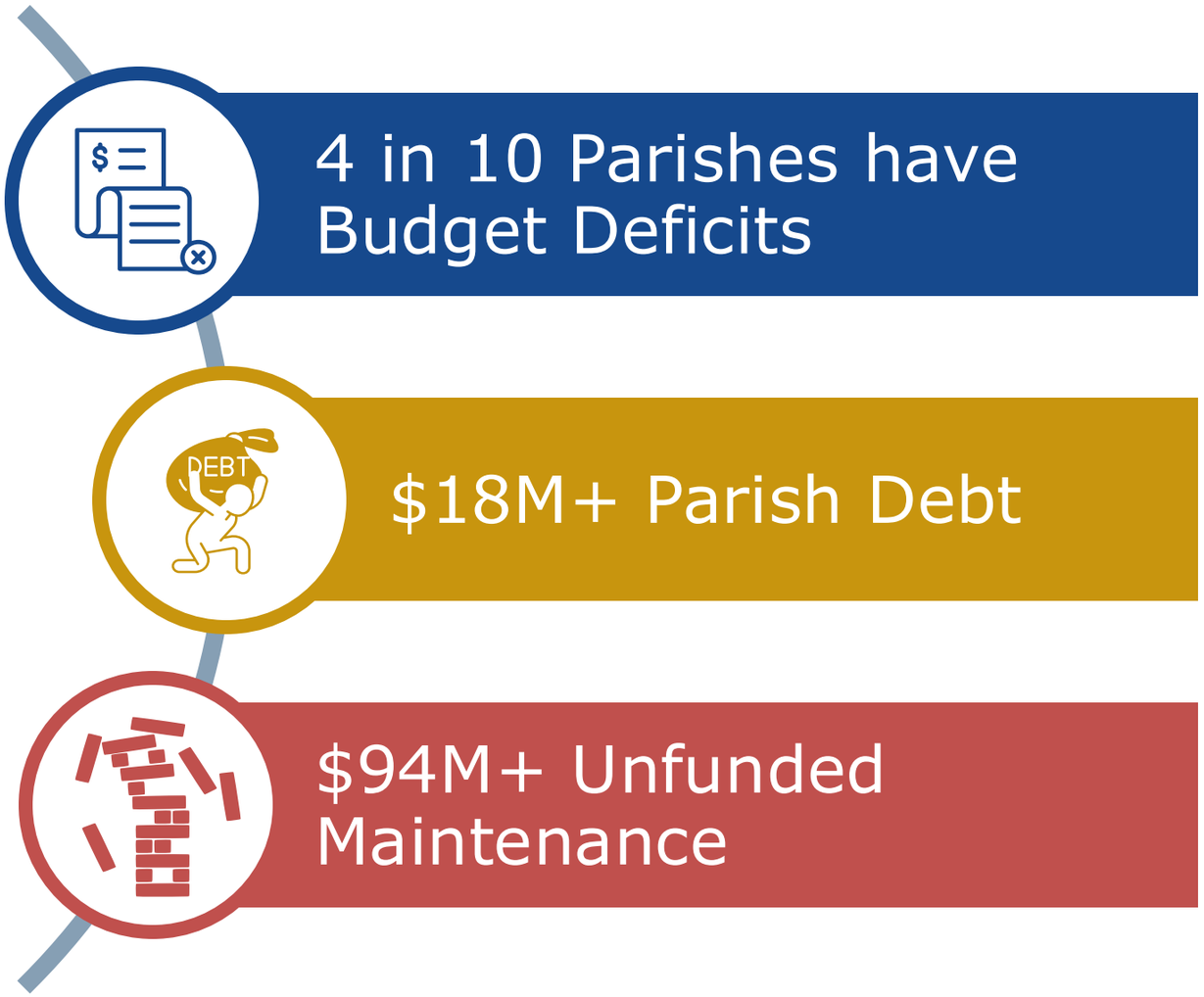
Projected Priest Supply Will Not Meet Demand





- Priests may retire from parish ministry at age 70 and must take senior status after age 80, which significantly reduces the future pool of available priests.
- The number of diocesan priests is projected to decline by roughly 25-30% over the next decade, while the diocese must continue to serve 209 parishes.
- As priests reach retirement age (70), projected supply falls below the total number of parishes, eliminating the feasibility of one priest per parish.
- The projected shortfall is equivalent to dozens of parish assignments, before accounting for parishes that require 2-3 priests.

Heavy Financial Burdens Limit Parish Freedom for Ministry and Evangelization

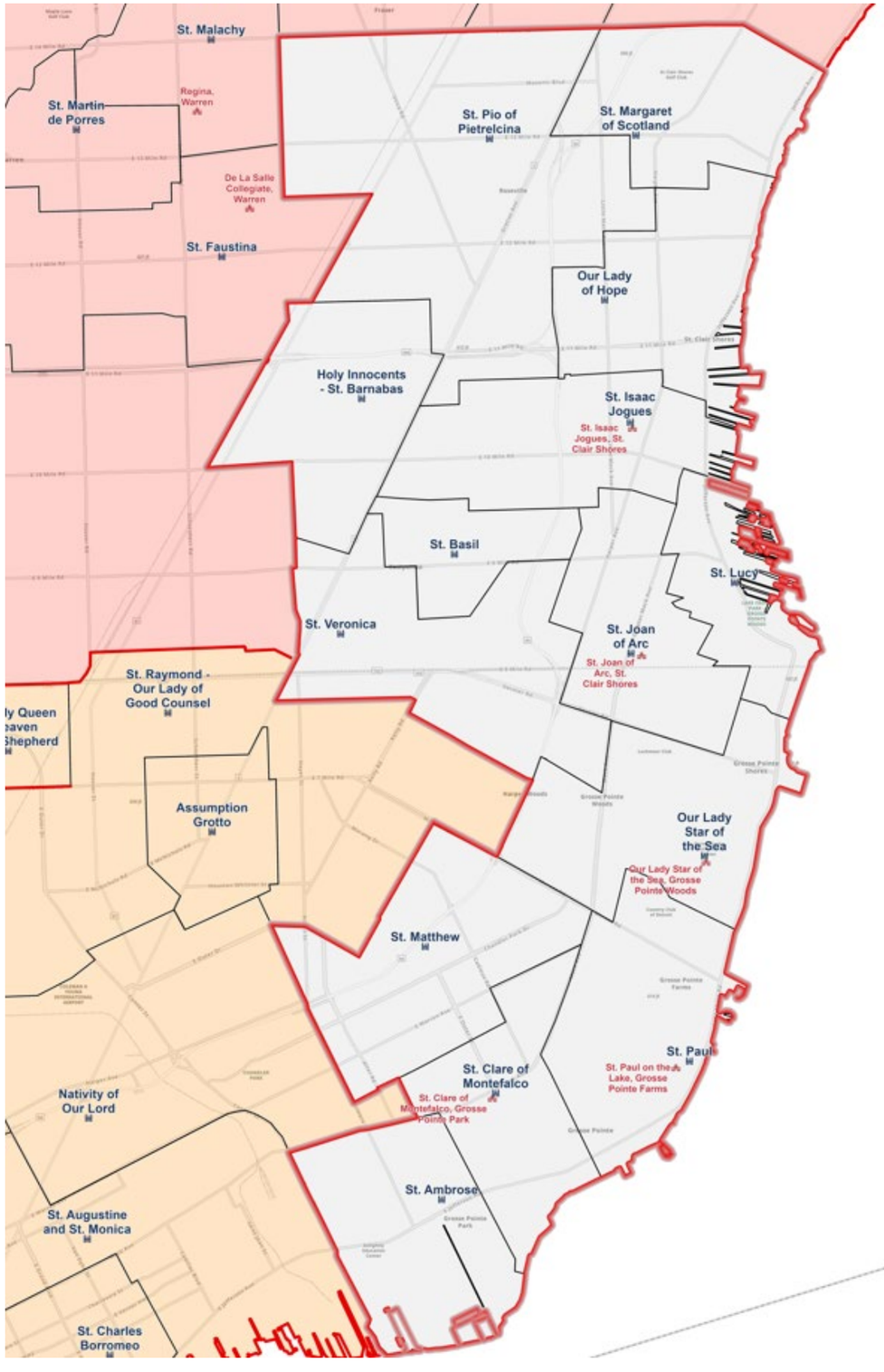


- With 4 in 10 parishes operating at a deficit, a growing share of parish leadership time and resources is focused on covering shortfalls rather than advancing pastoral mission.
- More than $18 million in parish debt and $94 million in unfunded maintenance are tying parish finances to buildings and past decisions instead of present evangelization and ministry.
- Financial strain increasingly directs parish energy toward sustaining facilities, limiting the capacity to invest in people, formation, and outreach central to the Church's mission.

Section Two

Planning Area 11

Planning Area 11


St. Malachy
St. Martin de Porres
Regina, Warren
De La Salle Collegiate, Warren
St. Faustina
St. Pio of Pietrelcina
St. Margaret of Scotland
Our Lady of Hope
Holy Innocents - St. Barnabas
St. Isaac Jogues
St. Isaac Jogues, St. Clair Shores
St. Basil
St. Lucy
St. Veronica
St. Joan of Arc
St. Joan of Arc, St. Clair Shores
St. Raymond - Our Lady of Good Counsel
Assumption Grotto
Our Lady Star of the Sea
Our Lady Star of the Sea, Grosse Pointe Woods
St. Matthew
St. Paul
St. Paul on the Lake, Grosse Pointe Farms
St. Clare of Montefalco
St. Clare of Montefalco, Grosse Pointe Park
Nativity of Our Lord
St. Ambrose
St. Augustine and St. Monica
St. Charles Borromeo

About Our Planning Area

- The planning area is located in Macomb County and extends into the northern part of Wayne County. Its boundaries run north–south from Fourteen Mile Road to Conner Road and east–west from Hayes Road to the Detroit River/Anchor Bay.

- This planning area falls within the Northeast Region of the Archdiocese of Detroit.

- The area includes 14 territorial parishes with a total of 14 worship sites and 5 schools. It is currently served by 14 Archdiocesan priests and 2 Religious/Extern priests.

- The planning area spans roughly 13 miles north to south, about a 20-minute drive from end to end. Parishes and church buildings are located close to one another, with many buildings only about 3 miles apart.

Demographic Trends

- Total population has remained steady, down only 1% since 2010.
- Registered Catholic households have decreased 36% since 2010.
- 6.6% of total households in the area are registered Catholic, which is higher than the archdiocesan average of 5%.
- Median age is 42.1 years (up 1 year since 2010).
- Median household income is $67,687, lower than the archdiocesan average of $72,109.
- The area's racial makeup has become more diverse, with the diversity index rising from 39 to 49 (+10 points) since 2010.

US Census Data

Parish Name	Asian/Pacific Islander	Black/African American	Hispanic /Latino	Native American	Other Race	Two or More Races	White
Holy Innocents - St. Barnabas Parish	3.9%	26.5%	3.5%	0.0%	1.2%	4.9%	63.4%
Our Lady of Hope Parish	0.9%	2.1%	2.1%	0.1%	0.6%	3.5%	92.8%
Our Lady Star of the Sea Parish	2.0%	17.2%	1.9%	0.0%	0.5%	4.9%	75.5%
St. Ambrose Parish	1.2%	59.6%	1.8%	0.0%	1.4%	5.8%	31.9%
St. Basil the Great Parish	0.6%	45.8%	1.1%	0.1%	0.1%	13.2%	40.2%
St. Clare of Montefalco Parish	0.5%	43.6%	2.0%	0.1%	0.7%	3.2%	51.9%
St. Isaac Jogues Parish	0.8%	20.3%	1.6%	0.2%	0.3%	4.1%	74.3%
St. Joan of Arc Parish	1.8%	8.0%	3.7%	0.0%	0.3%	6.0%	83.8%
St. Lucy Parish	1.6%	4.7%	1.8%	0.0%	1.3%	4.9%	87.5%
St. Margaret of Scotland Parish	0.3%	5.1%	1.3%	0.1%	0.3%	3.7%	90.5%
St. Matthew Parish	0.0%	88.0%	0.5%	0.1%	0.1%	3.6%	8.2%
St. Paul on the Lake Parish	1.8%	1.3%	1.5%	0.1%	0.2%	6.8%	89.8%
St. Pio of Pietrelcina Parish	1.4%	20.7%	3.7%	0.1%	0.8%	7.0%	70.0%
St. Veronica Parish	1.2%	69.2%	1.5%	0.1%	0.3%	3.4%	25.8%

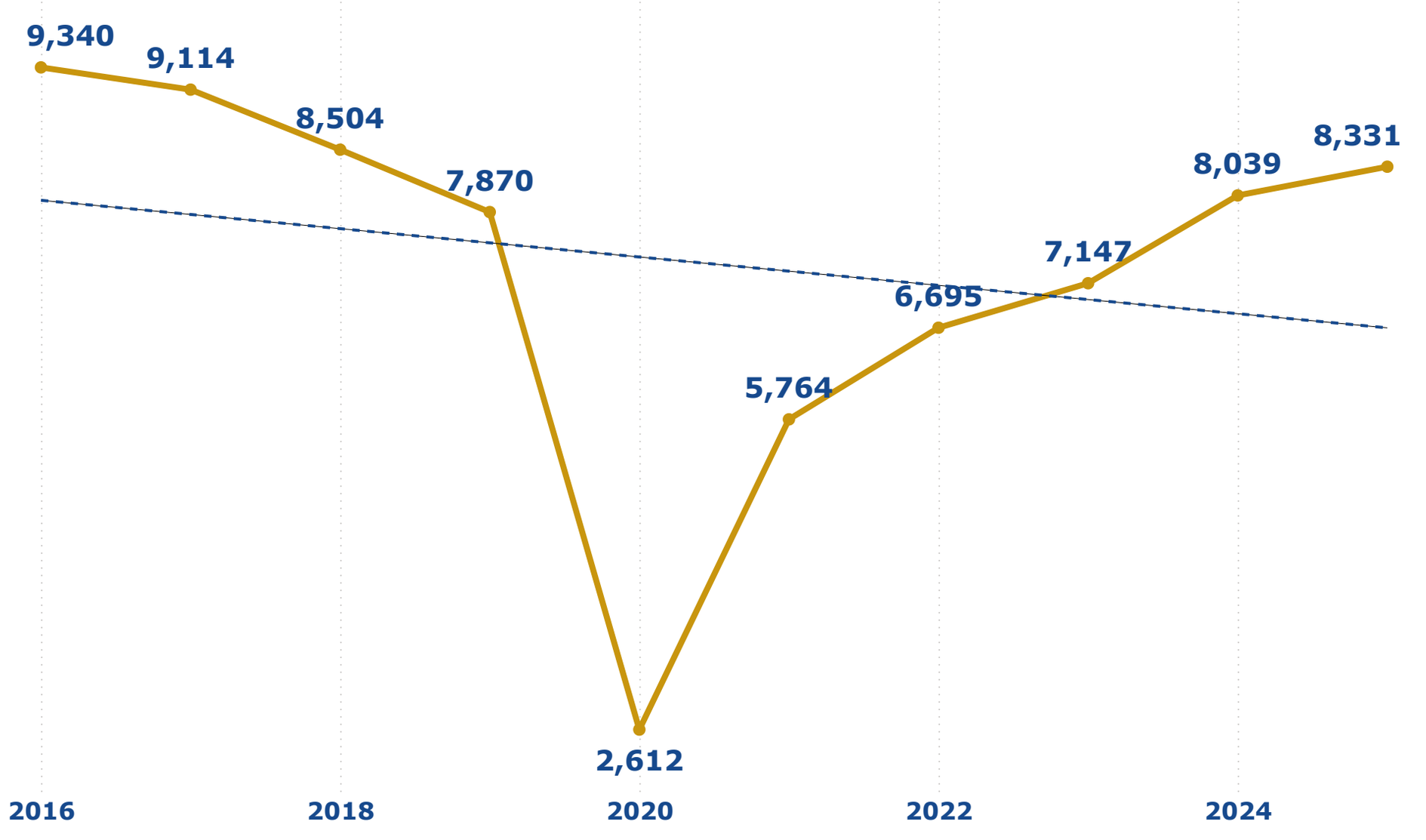
Source: ACS 2023 (5 Year Average)

US Census Data

Parish Name	Under Age 5	Age 5-19	Age 20-24	Age 25-34	Age 35-54	Age 55-64	Age 65+
Holy Innocents - St. Barnabas Parish	5.6%	18.0%	5.3%	16.6%	29.1%	12.1%	13.3%
Our Lady of Hope Parish	6.1%	13.7%	3.7%	14.2%	23.6%	15.5%	23.3%
Our Lady Star of the Sea Parish	7.0%	17.4%	4.2%	10.7%	25.9%	13.6%	21.2%
St. Ambrose Parish	4.3%	22.1%	6.5%	13.0%	25.6%	12.8%	15.6%
St. Basil the Great Parish	10.0%	19.8%	5.5%	21.7%	20.4%	14.5%	8.1%
St. Clare of Montefalco Parish	5.4%	20.2%	3.4%	10.3%	26.8%	14.2%	19.7%
St. Isaac Jogues Parish	4.8%	14.6%	5.7%	15.3%	24.8%	15.0%	19.8%
St. Joan of Arc Parish	5.1%	14.3%	4.6%	14.6%	23.7%	16.7%	21.0%
St. Lucy Parish	6.6%	9.3%	4.3%	17.9%	20.9%	16.2%	24.8%
St. Margaret of Scotland Parish	4.3%	15.4%	4.2%	16.7%	23.6%	14.9%	20.9%
St. Matthew Parish	8.7%	21.7%	6.8%	14.3%	26.4%	10.9%	11.1%
St. Paul on the Lake Parish	7.8%	16.5%	3.3%	6.0%	25.4%	18.5%	22.5%
St. Pio of Pietrelcina Parish	4.8%	15.7%	6.1%	16.4%	24.9%	13.8%	18.3%
St. Veronica Parish	4.7%	22.0%	5.7%	10.0%	28.2%	13.2%	16.1%

Source: ACS 2023 (5 Year Average)

Planning Area Mass Count Trend



Mass Count and Capacity (2024)

Parish Name	Worship Sites	Mass Count	Weekend Masses	Seating Capacity	Seating Capacity per Mass*
St. Joan of Arc Parish	1	1,806	5	1,400	26%
St. Paul on the Lake Parish	1	1,301	5	434	60%
Our Lady Star of the Sea Parish	1	832	4	550	38%
St. Isaac Jogues Parish	1	618	3	950	22%
St. Clare of Montefalco Parish	1	537	3	870	21%
St. Veronica Parish	1	429	3	500	29%
St. Ambrose Parish	1	412	3	800	17%
St. Pio of Pietrelcina Parish	1	392	3	650	20%
Our Lady of Hope Parish	1	369	2	450	41%
St. Margaret of Scotland Parish	1	340	3	800	14%
Holy Innocents - St. Barnabas Parish	1	322	3	425	25%
St. Basil the Great Parish	1	301	3	550	18%
St. Lucy Parish	1	219	2	425	26%
St. Matthew Parish	1	161	2	1,100	7%

*(Seating Capacity × Weekend Masses) ÷ Total Mass Count

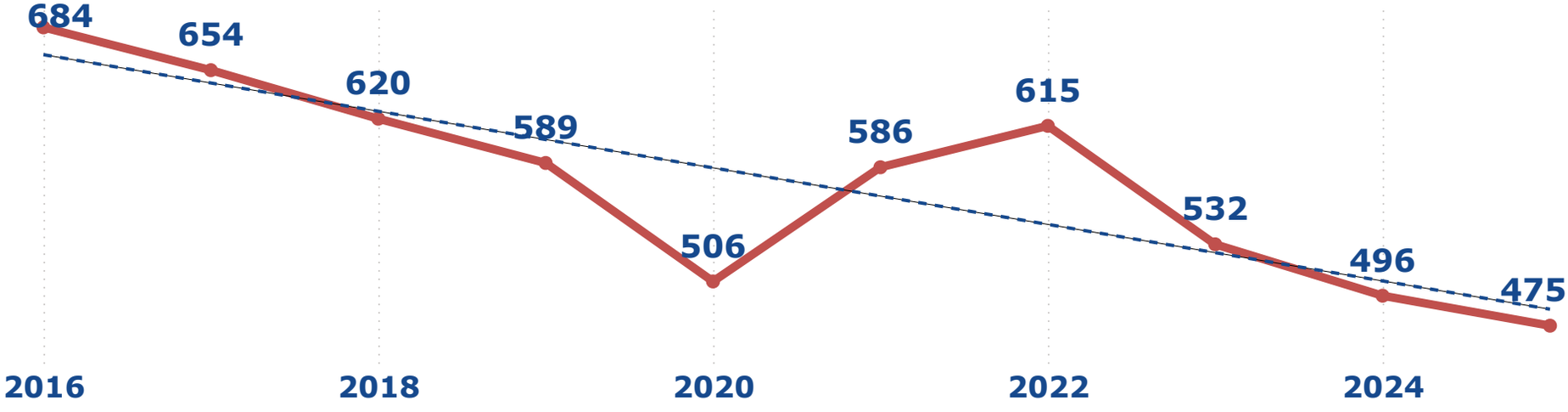
Where Parishioners Live

Parish Name	Within Parish Boundary	Within Parish (%)	Within Region Boundary	Within Region (%)	Outside Region Boundary	Outside Region (%)
Holy Innocents - St. Barnabas Parish	155	43%	198	54%	11	3%
Our Lady of Hope Parish	293	46%	321	51%	20	3%
Our Lady Star of the Sea Parish	602	60%	381	38%	17	2%
St. Ambrose Parish	241	29%	512	63%	64	8%
St. Basil the Great Parish	43	21%	149	73%	11	5%
St. Clare of Montefalco Parish	379	24%	790	51%	392	25%
St. Isaac Jogues Parish	459	39%	685	58%	28	2%
St. Joan of Arc Parish	979	30%	2,117	65%	182	6%
St. Lucy Parish	153	31%	297	61%	36	7%
St. Margaret of Scotland Parish	593	33%	1,118	62%	98	5%
St. Matthew Parish	20	11%	118	62%	52	27%
St. Paul on the Lake Parish	1,354	45%	1,413	47%	238	8%
St. Pio of Pietrelcina Parish	336	64%	182	34%	11	2%
St. Veronica Parish	158	31%	309	61%	42	8%

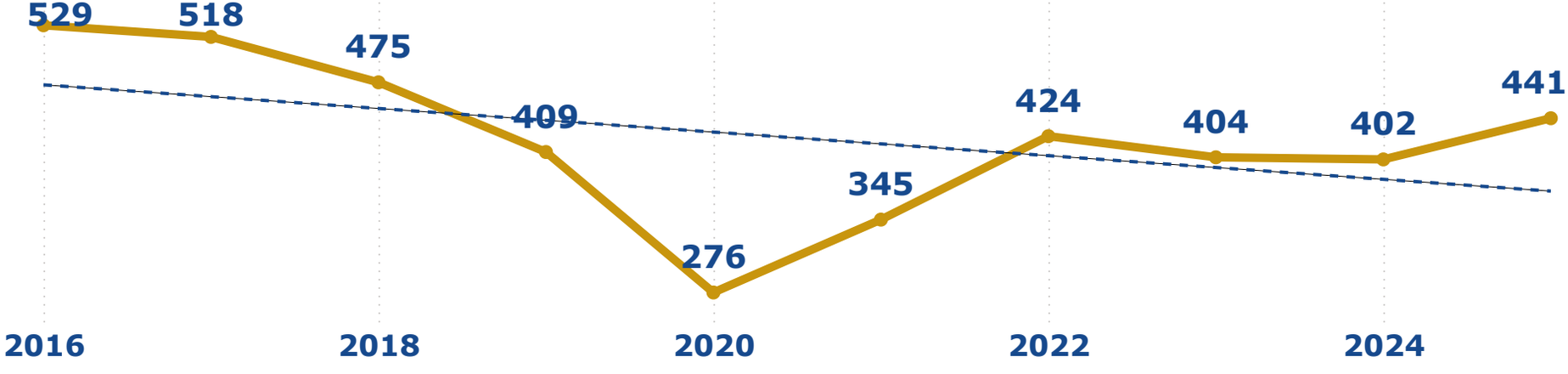
Region references the four administrative areas of the AOD-Central, South, Northwest, Northeast

Planning Area Baptisms and Funerals

Funerals



Baptisms



Sacramental Activity (2024)

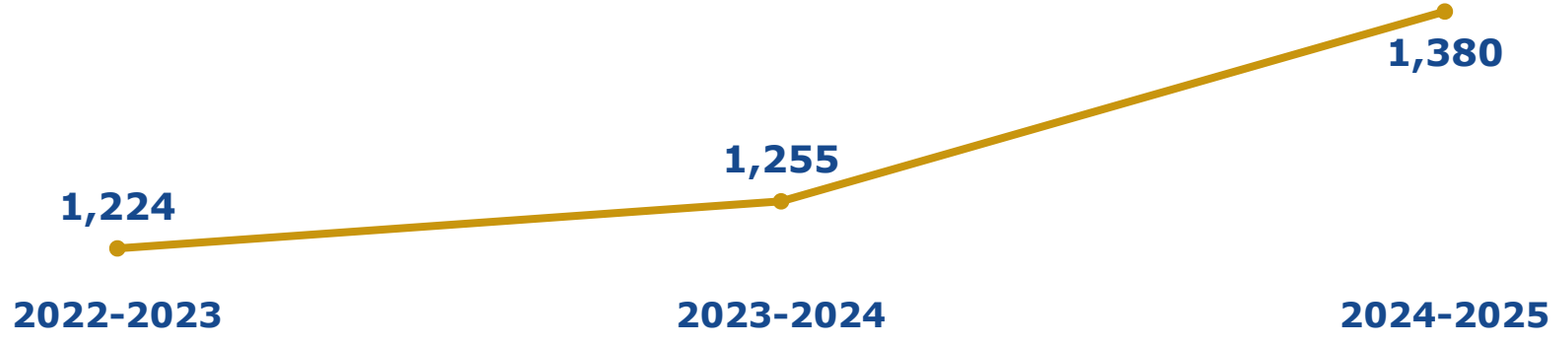
Parish Name	Funerals	Baptisms	Marriages	Confirmations	First Communions	OCIA*
St. Joan of Arc Parish	115	112	4	32	61	9
St. Paul on the Lake Parish	81	101	62	98	120	24
St. Clare of Montefalco Parish	21	47	1	0	19	10
St. Isaac Jogues Parish	29	27	6	45	14	24
St. Ambrose Parish	16	20	10	21	16	7
St. Veronica Parish	11	18	8	3	3	3
Our Lady Star of the Sea Parish	26	17	3	20	37	5
St. Margaret of Scotland Parish	69	17	3	11	6	2
Our Lady of Hope Parish	22	15	1	3	40	0
Holy Innocents - St. Barnabas Parish	41	11	0	4	2	0
St. Pio of Pietrelcina Parish	20	7	2	8	4	5
St. Basil the Great Parish	10	4	1	10	7	2
St. Matthew Parish	11	4	3	0	0	2
St. Lucy Parish	24	2	0	5	8	2

*OCIA includes adult baptisms, communions, and confirmations.

Planning Area School Enrollment

Parish and School	2022-2023	2023-2024	2024-2025
Our Lady Star of the Sea Parish			
Our Lady Star of the Sea Catholic School	212	226	267
St. Clare of Montefalco Parish			
St. Clare of Montefalco Catholic School	138	120	117
St. Isaac Jogues Parish			
St. Isaac Jogues Catholic School	192	180	193
St. Joan of Arc Parish			
St. Joan of Arc School	278	302	386
St. Paul on the Lake Parish			
St. Paul on the Lake Catholic School	404	427	417

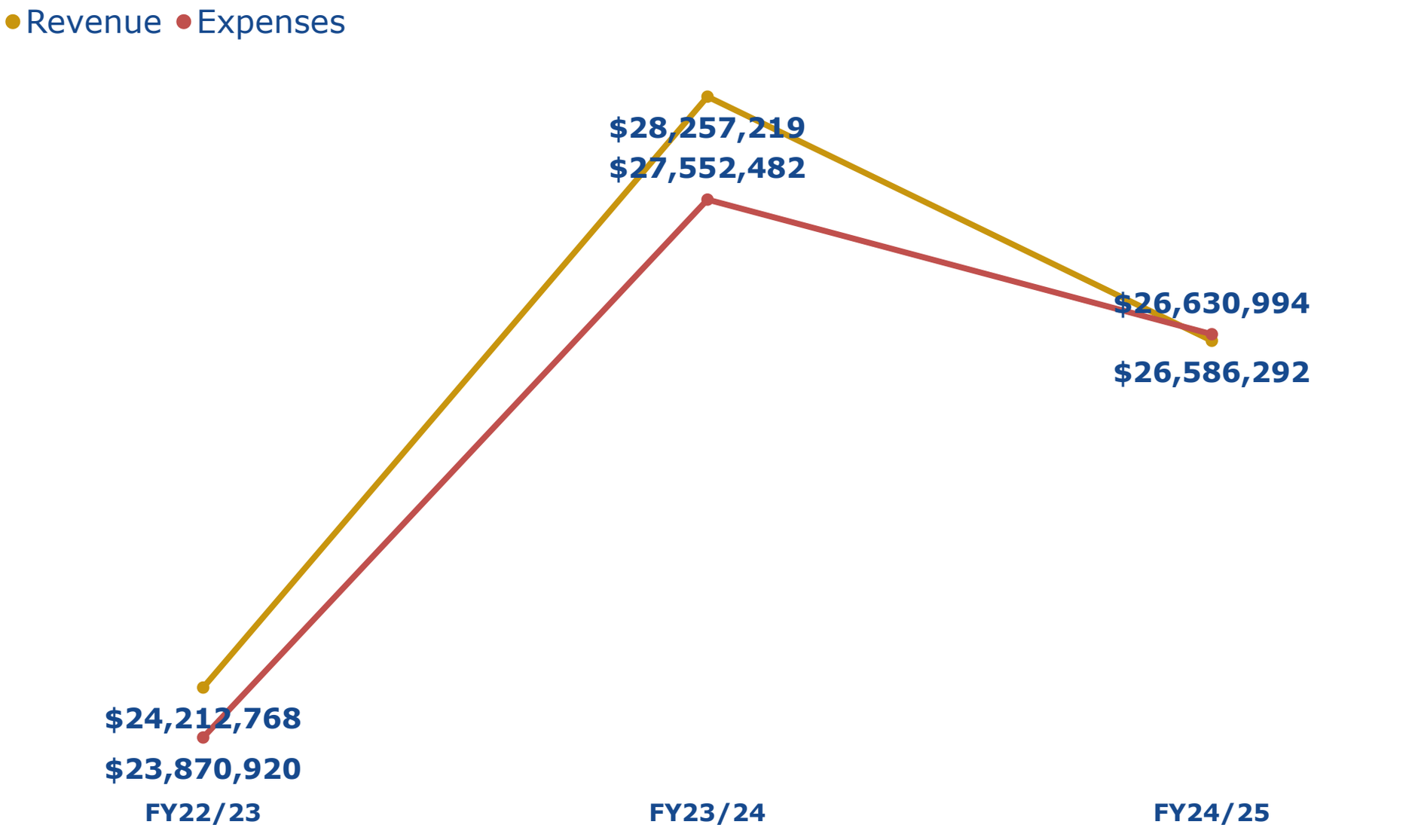
School Enrollment Trend



Definitions of data fields appearing on the following pages are provided below.
Financial information as reported by Intacct on June 30th of the last three fiscal years (2022/23, 2023/24, 2024/25). If a data point is zero (0), then the parish experiences zero or did not submit information.

Collections: Funds received as weekly offerings (envelopes, online, loose), Christmas, Holy Days and other marked offerings given.
Other Revenue: All other Operating and Non-Operating funds received, such as donations, event fees, and interest.
Salary & Benefits Expense: Costs related to employee compensation, including wages, payroll taxes, pension, health insurance, and other benefits.
Contractor Expense: Costs related to contractors providing a service to the parish/school, such as Administrative Services and Janitorial.
Facilities Expense: Costs related to building expenses, utilities, and telecommunications.
Other Expense: All other operating expenses not included in the previous categories.
Capital Expense: Costs related to major repairs, renovations and other major building related purchases.
Net Income: Total Revenue minus Total Expenses (includes both Operating and Non-Operating).
Parish Subsidy: Calculated based on the net loss for the school operating unit (Elementary and/or High School).
Parish Tuition Scholarships: Funds donated to an external Catholic school for the purpose of student scholarships.
Cash: The reconciled checking account balance.
Unrestricted Savings: The sum of the unrestricted Detroit Catholic Parishes & Schools Trust account balances.
Endowments: Long-Term investments for the purpose of generating interest income to support operations over time. The endowments are limited to a 5.25% annual distribution.
Donor Restricted Trust: The sum of the restricted Detroit Catholic Parishes & Schools Trust account balances.
Bills Due: Amounts owed to vendors for goods and services received/ordered by not yet paid for.
Payable Loans: Amounts owed to lenders or financial institutions (Archdiocese of Detroit) that must be repaid over time, often with interest.
Other Liabilities: Other amounts owed by the parish/school, including any tuition collected prior to the start of the school year.

Planning Area Financial Trend



Revenue Summary (FY 24/25)

Parish Name	Collections	Rental Income	Fundraising	Tuition & Fees	Other	Total Revenue
Holy Innocents - St. Barnabas Parish	$310,668	$36,694	$2,121	$2,030	$124,685	$476,198
Our Lady of Hope Parish	$423,168	$19,730	$0	$6,272	$203,892	$653,063
Our Lady Star of the Sea Parish	$1,287,869	$7,025	$847,394	$1,669,294	$440,059	$4,251,641
St. Ambrose Parish	$725,861	$702,871	$14,476	$20,270	$210,334	$1,673,812
St. Basil the Great Parish	$255,522	$90,732	$156,388	$1,415	$104,765	$608,822
St. Clare of Montefalco Parish	$869,219	$14,896	$460,341	$653,211	$493,721	$2,491,389
St. Isaac Jogues Parish	$556,453	$19,184	$244,095	$876,048	$358,492	$2,054,272
St. Joan of Arc Parish	$1,781,457	$600	$464,474	$1,933,983	$559,387	$4,739,901
St. Lucy Parish	$416,728	$147,300	$39,582	$0	$75,878	$679,488
St. Margaret of Scotland Parish	$482,722	$62,881	$102,344	($100)	$73,412	$721,258
St. Matthew Parish	$233,928	$23,118	$107,876	($1,764)	$24,889	$388,048
St. Paul on the Lake Parish	$1,999,911	$3,600	$560,211	$2,754,985	$995,707	$6,314,414
St. Pio of Pietrelcina Parish	$417,347	$3,650	$70,084	$9,010	$323,036	$823,125
St. Veronica Parish	$240,440	$275,543	$15,036	$730	$179,111	$710,861

Expense Summary (FY 24/25)

Parish Name	Salary & Benefits	Contractors	Facilities	Other	Capital Expenditures	Total Expenses
Holy Innocents - St. Barnabas Parish	$212,095	$5,176	$143,082	$65,079	$9,824	$435,255
Our Lady of Hope Parish	$326,137	$38,980	$216,713	$63,825	$11,639	$657,293
Our Lady Star of the Sea Parish	$2,151,180	$77,160	$489,864	$617,580	$1,239,238	$4,575,022
St. Ambrose Parish	$559,510	$154,524	$496,034	$383,130	$73,428	$1,666,626
St. Basil the Great Parish	$200,967	$16,031	$127,537	$54,714	$443,890	$843,139
St. Clare of Montefalco Parish	$1,151,100	$157,251	$504,736	$327,153	$174,391	$2,314,631
St. Isaac Jogues Parish	$1,356,231	$114,801	$244,639	$258,363	$63,103	$2,037,136
St. Joan of Arc Parish	$2,687,388	$71,210	$700,820	$961,273	$124,347	$4,545,037
St. Lucy Parish	$262,071	$23,510	$225,368	$111,031	$1,522	$623,502
St. Margaret of Scotland Parish	$340,404	$65,741	$248,648	$139,098	$15,798	$809,689
St. Matthew Parish	$176,402	$24,925	$120,413	$72,184	$9,761	$403,685
St. Paul on the Lake Parish	$3,343,781	$183,908	$838,990	$693,406	$1,167,021	$6,227,105
St. Pio of Pietrelcina Parish	$295,731	$90,024	$272,434	$97,676	$97,792	$853,658
St. Veronica Parish	$173,516	$83,431	$151,731	$177,562	$52,974	$639,214

Revenue and Expenses Trend

Fiscal Year	FY22/23			FY23/24			FY24/25		
Parish Name	Revenue	Expenses	Net Surplus (Deficit)	Revenue	Expenses	Net Surplus (Deficit)	Revenue	Expenses	Net Surplus (Deficit)
Holy Innocents - St. Barnabas Parish	$762,809	$450,036	$312,773	$401,468	$450,153	($48,684)	$476,198	$435,255	$40,942
Our Lady of Hope Parish	$1,328,168	$1,551,581	($223,413)	$1,719,146	$1,470,360	$248,786	$653,063	$657,293	($4,230)
Our Lady Star of the Sea Parish	$3,752,821	$3,354,727	$398,094	$3,736,748	$3,525,282	$211,466	$4,251,641	$4,575,022	($323,381)
St. Ambrose Parish	$1,706,789	$1,607,563	$99,226	$1,666,471	$1,822,718	($156,247)	$1,673,812	$1,666,626	$7,186
St. Basil the Great Parish	$448,527	$432,606	$15,921	$681,936	$411,303	$270,633	$608,822	$843,139	($234,318)
St. Clare of Montefalco Parish	$2,393,779	$2,094,267	$299,512	$2,589,363	$3,537,783	($948,419)	$2,491,389	$2,314,631	$176,758
St. Isaac Jogues Parish	$1,756,664	$1,859,794	($103,129)	$1,849,169	$2,053,280	($204,111)	$2,054,272	$2,037,136	$17,135
St. Joan of Arc Parish	$3,565,874	$3,778,556	($212,683)	$3,980,677	$3,921,640	$59,038	$4,739,901	$4,545,037	$194,864
St. Lucy Parish	$619,827	$627,966	($8,139)	$616,790	$543,629	$73,161	$679,488	$623,502	$55,987
St. Margaret of Scotland Parish	$720,877	$1,093,228	($372,351)	$709,302	$787,714	($78,412)	$721,258	$809,689	($88,431)
St. Matthew Parish	$324,847	$445,218	($120,371)	$1,101,753	$376,270	$725,484	$388,048	$403,685	($15,637)
St. Paul on the Lake Parish	$5,293,737	$5,093,760	$199,977	$7,769,850	$7,278,284	$491,567	$6,314,414	$6,227,105	$87,308
St. Pio of Pietrelcina Parish	$978,314	$852,684	$125,630	$787,810	$824,169	($36,359)	$823,125	$853,658	($30,532)
St. Veronica Parish	$559,736	$628,934	($69,199)	$646,734	$549,899	$96,835	$710,861	$639,214	$71,647

Asset & Liability Summary (FY 24/25)

Parish Name	Unrestricted Cash/Savings	Restricted Savings	Bills Due	Payable Loans	Net Equity
Holy Innocents - St. Barnabas Parish	$455,812	$0	$165	$0	$482,068
Our Lady of Hope Parish	$115,959	$0	$254,077	$10,170	($159,030)
Our Lady Star of the Sea Parish	$2,650,728	$0	$29,892	$0	$3,192,502
St. Ambrose Parish	$726,204	$0	$50	$0	$726,154
St. Basil the Great Parish	$216,765	$8,229	$277	$0	$197,124
St. Clare of Montefalco Parish	$1,547,575	$0	($289)	$0	$2,264,719
St. Isaac Jogues Parish	$106,522	$172,893	$494,229	$31,350	($276,346)
St. Joan of Arc Parish	$1,556,402	$1,231,385	$1,047	($3,933)	$3,236,269
St. Lucy Parish	$601,904	$0	$14,052	$0	$753,735
St. Margaret of Scotland Parish	$248,655	$0	$5,479	$0	$238,548
St. Matthew Parish	$985,366	$0	$1,885	$0	$974,220
St. Paul on the Lake Parish	$3,752,173	$727,261	$4,013	$0	$4,857,813
St. Pio of Pietrelcina Parish	$795,836	$0	$0	$0	$1,641,596
St. Veronica Parish	$1,306,417	$0	($276)	$0	$1,654,129

Section Three

St. Margaret of Scotland Parish

St. Clair Shores

Parish History

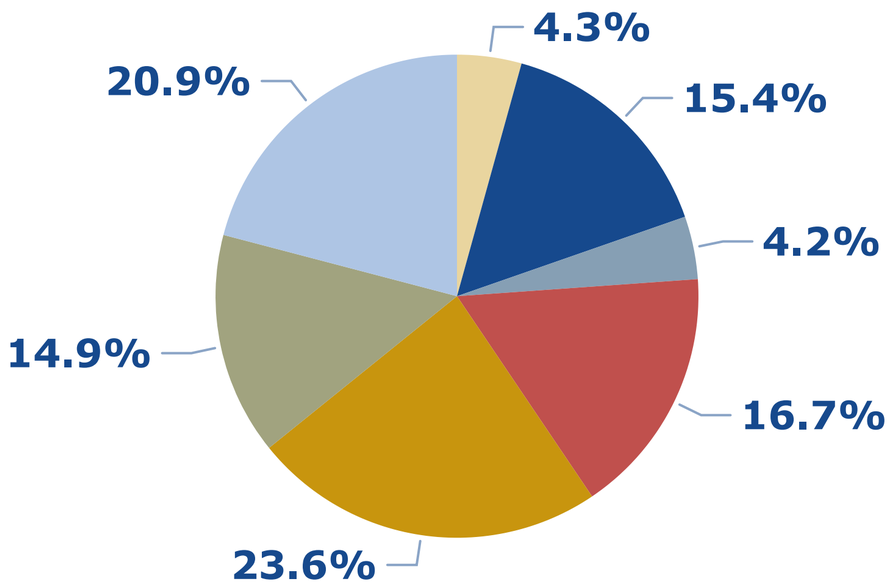
St. Margaret of Scotland Parish was founded in 1956. Our Church is dedicated to living the Gospel message. Our mission is to welcome all to join us in creating a vibrant parish family through worship, education, and service to the community. Our goals are: put God first; start with prayer; invite, welcome, embrace; and work and grow in Christ. Daily Mass is celebrated Monday through Friday at 9:00 a.m. in the beautiful chapel and our Sunday Masses are at 4:00 p.m. on Saturday (Vigil) and 8:00 a.m. and 10:30 a.m. on Sunday.

In 2004, McWarm, an outreach program, began and the services extend beyond food distribution. Approximate 300 guests per week are invited from November through March to receive clothing and warm meals, take showers, get haircuts, and bus tickets, and have their clothing washed. Three days a week, members of our St. Vincent dePaul Society offer a diverse range of assistance to those in need to 45 or more people each week. Acts of mercy are expressed by the St. Margaret family through food baskets, the Giving Tree, Adopt A Family, McRest, funeral ministry, Pro-Life ministry, prayer blanket ministry, pastoral care and Thanksgiving food baskets and Christmas foods for those suffering hardship. It is a vibrant parish and programs for the youth such as Family Faith Formation, Bible Camp, teen ministers at Mass, and Children's Liturgy of the Word are available as well as team sports such as basketball and baseball. The adult parishioners grow through Bible Study, worship, men, and women Cursillo groups and involvement in organizations such as the Knights of Columbus, Daughters of Isabella, Men and Women's Club, Senior Club, Alhambra, and the Belgium American Association. The health care programs consist of presentations by the nursing team, chair yoga, a walker's group, and Overeaters Anonymous. The parish supports Catholic education through tuition assistance, hosts community programs such as AA, Al-Anon, Alateen and a Head Start Program (Mini Kampus). The Daughters of Mary Mother of Mercy (DMMM) Sisters occupy the convent building, contributing to the spiritual life of the parish. Currently, St. Margaret has an endowment fund and recently raised over $600,000 for building repairs that will include a roof over one of the hallways.

US Census Data (Parish Boundary)

Age

- Under 5
- 5-19
- 20-24
- 25-34
- 35-54
- 55-64
- 65+

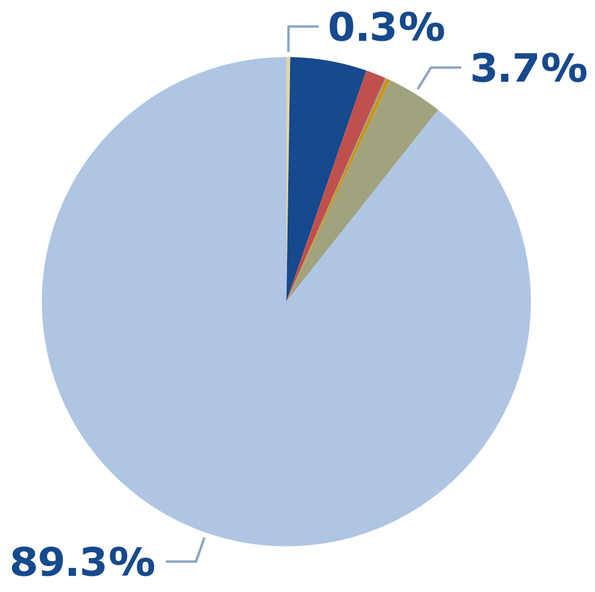


42

Median Age

Race/Ethnicity

- Asian/Pacific Islander
- Black/African American
- Hispanic/Latino
- Native American
- Other Race
- Two or More Races
- White

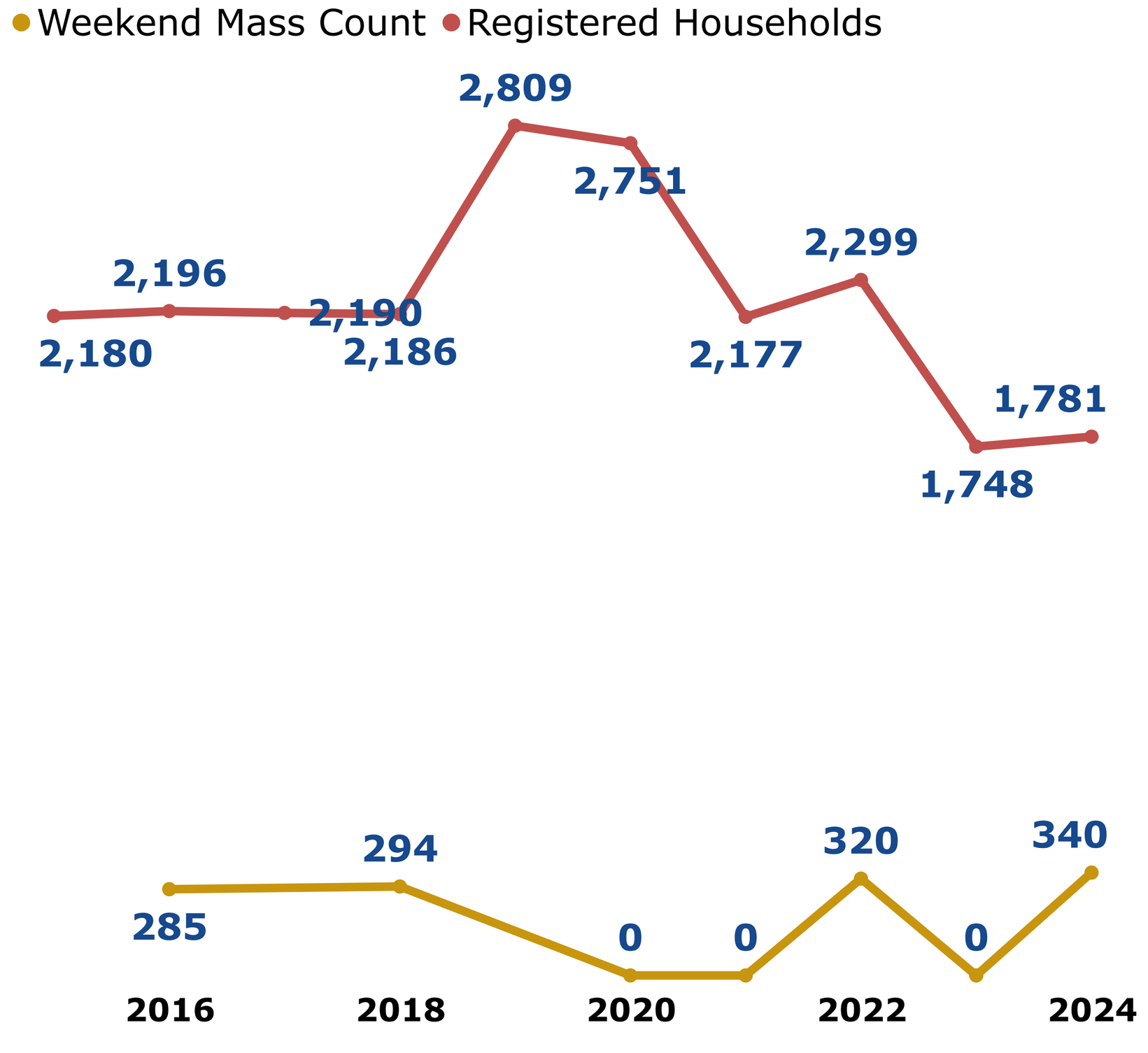


11,516

Total Population

Source: ACS 2023 (5 Year Average)

Worshipping Households



Number of worship sites

1

Number of weekend masses

3

Seating capacity

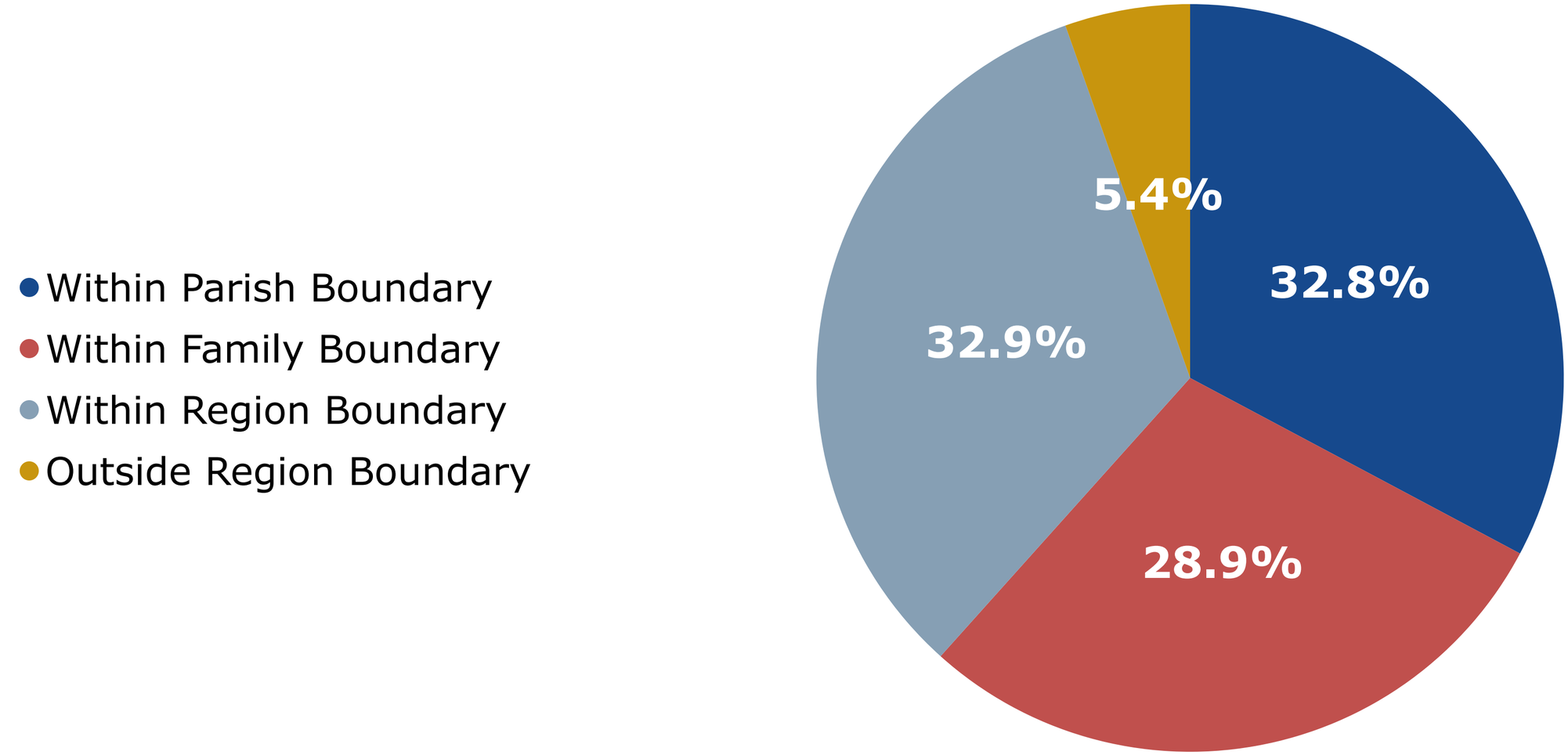
800

Mass attendance as a percent of capacity

14%

Source: ParishSoft and Parish Reported to AOD

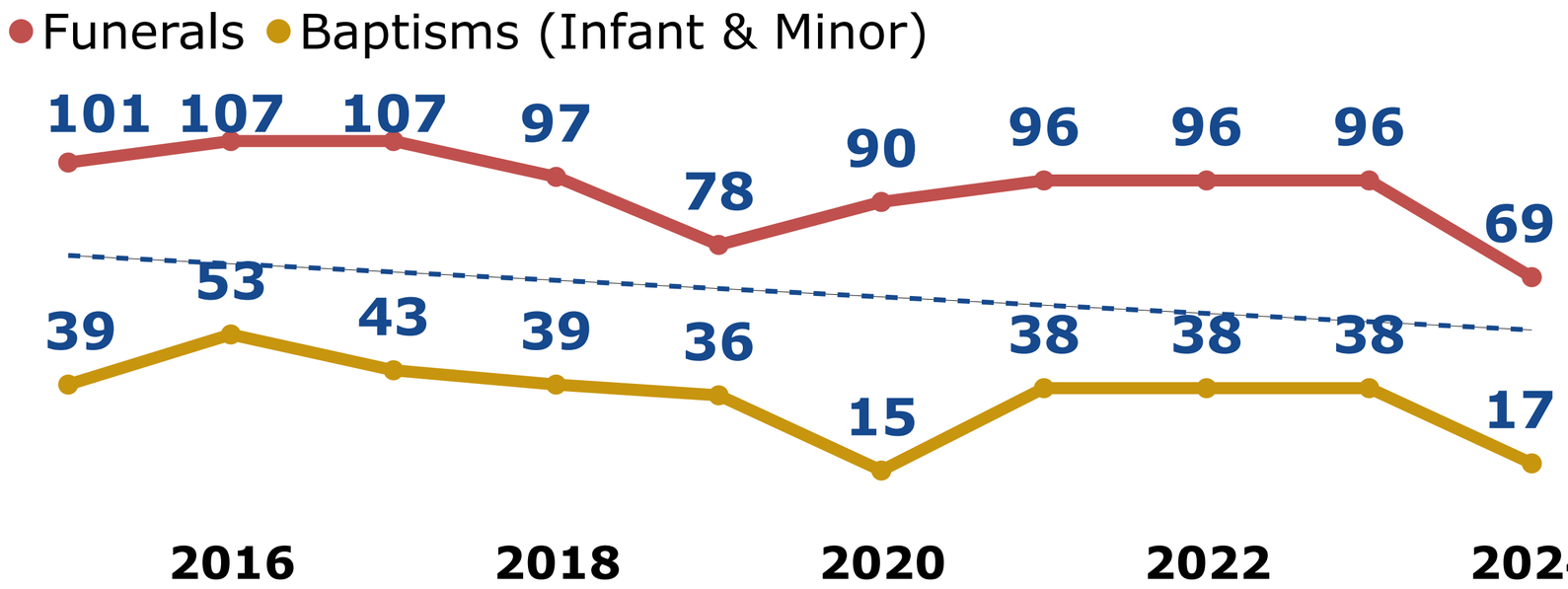
Where Parishioners Live



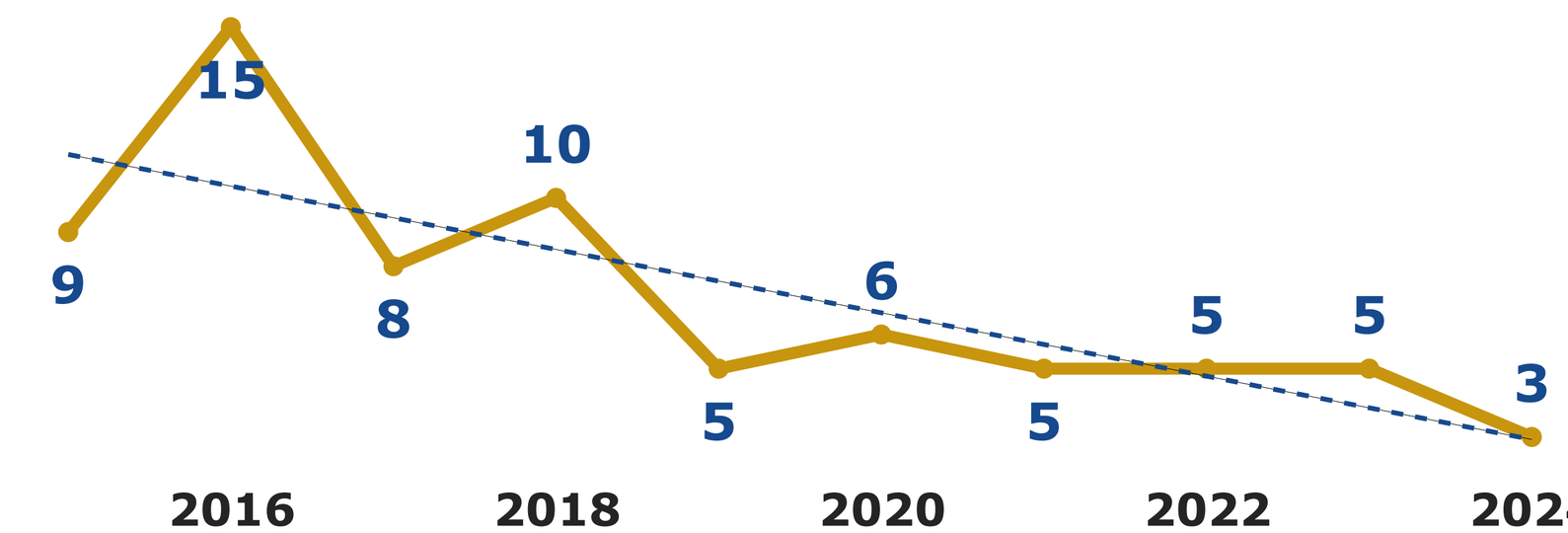
Source: ParishSoft

Sacraments of Life Trend

Funerals and Baptisms



Marriage Trend



Percent Change 2015-2024

Funerals
-31.7%

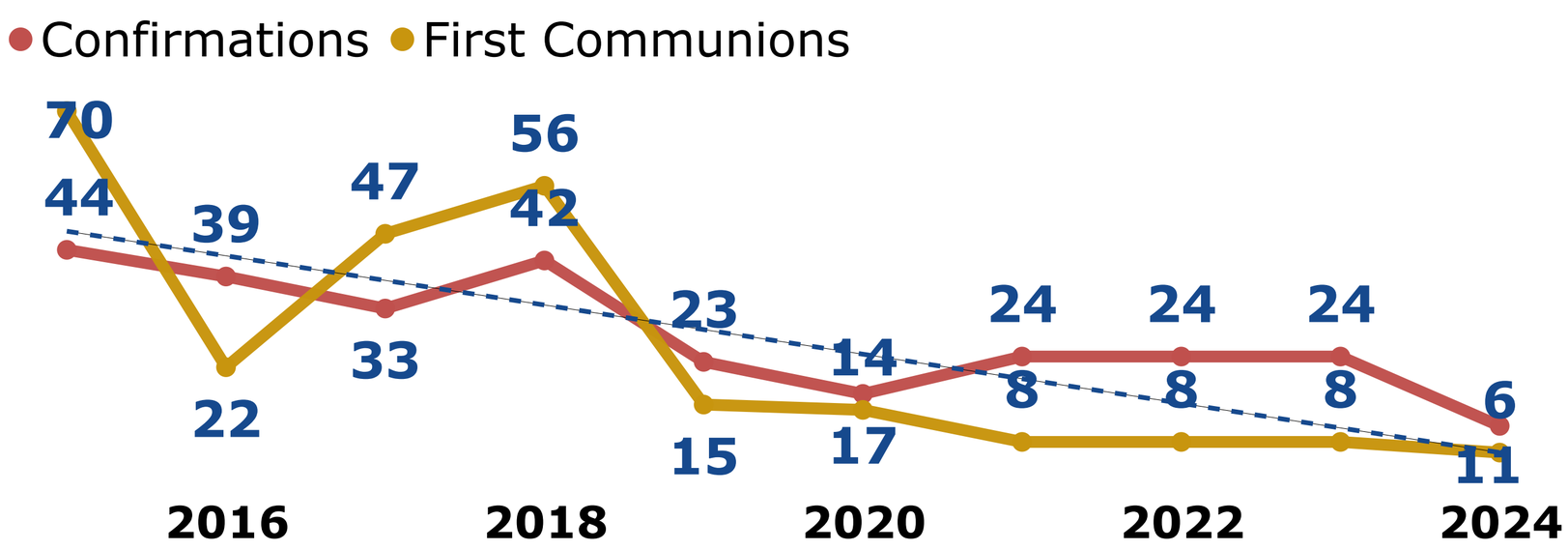
Infant & Minor Baptisms
-56.4%

Marriages
-66.7%

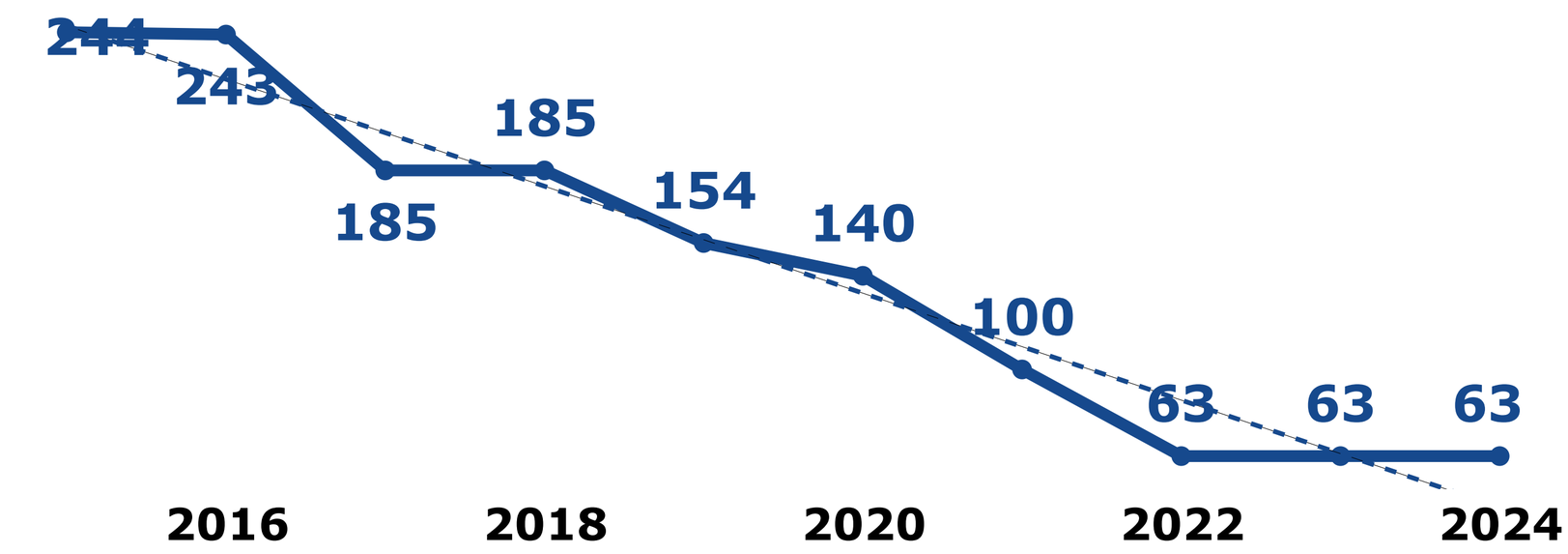
Source: Parish Reported to Official Catholic Directory

Youth Evangelization

Sacramental Trend



Religious Education Enrollment



*Parishes with a school may have included school religious education in the total enrollment number

Percent Change 2015-2024

Confirmations
-75.0%

First Communions
-91.4%

Religious Education
-74.2%

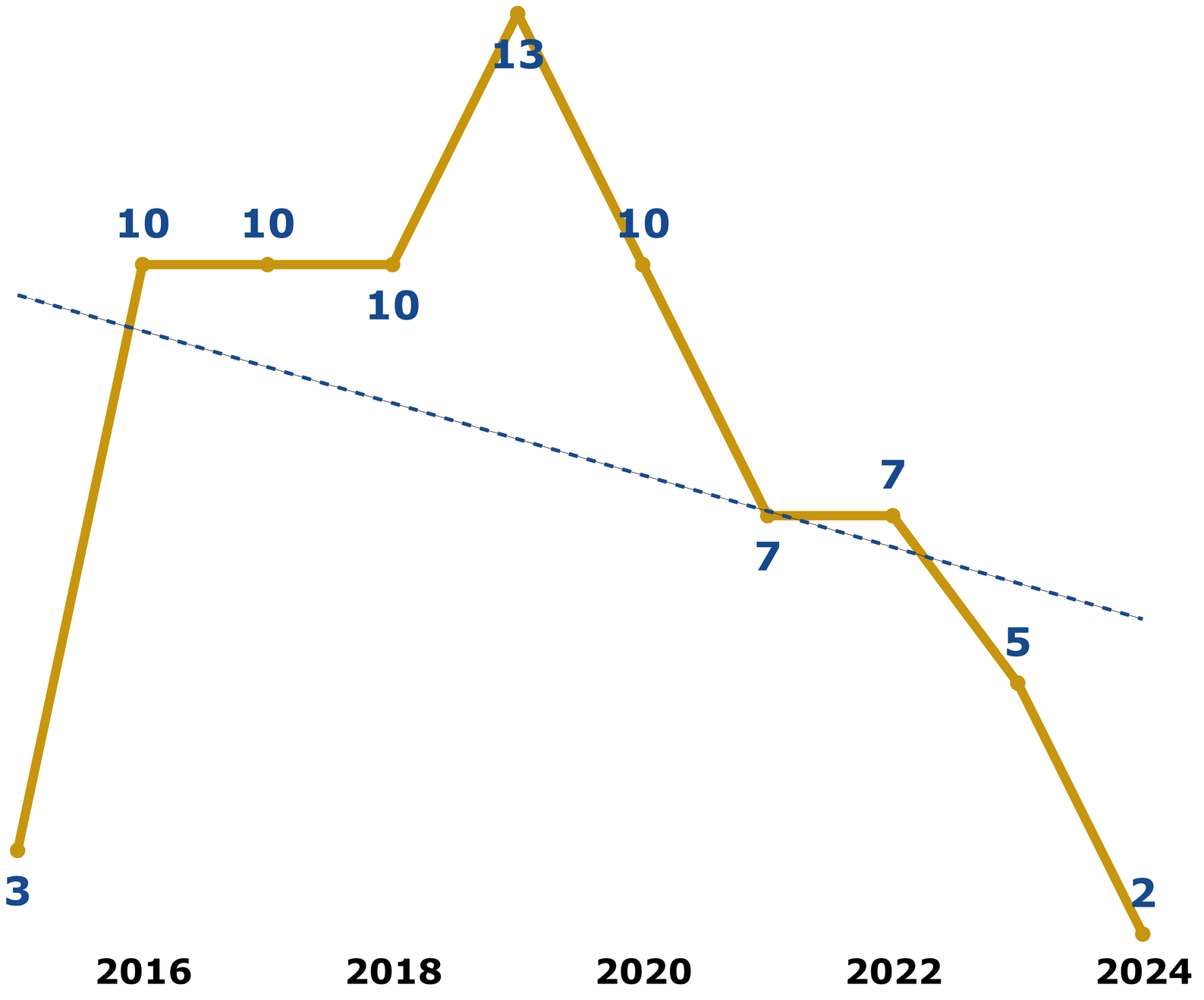
Note: Sacraments may have been registered in another parish hosting a FOP combined event

Source: Parish Reported to Official Catholic Directory

OCIA (Order of Christian Initiation of Adults)

Sacramental Trend

Total Full Communions, Catechumens, Adult Baptisms



Percent Change 2015-2024

Adult Sacraments

-33.3%

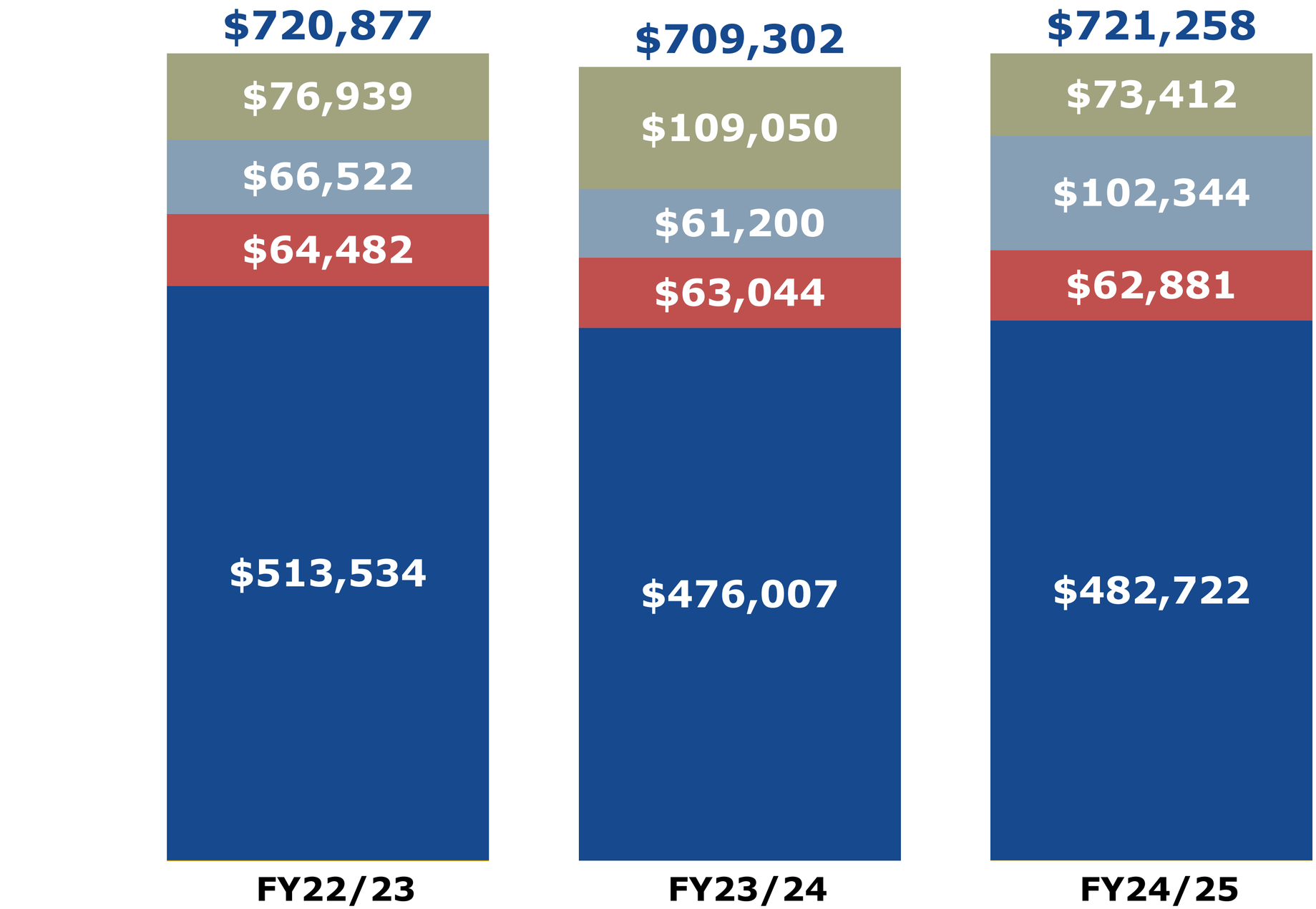
Note: Sacraments may have been registered in another parish hosting a FOP combined event

Source: Parish Reported to Official Catholic Directory

Definitions of data fields appearing on the following pages are provided below.
Financial information as reported by Intacct on June 30th of the last three fiscal years (2022/23, 2023/24, 2024/25). If a data point is zero (0), then the parish experiences zero or did not submit information.

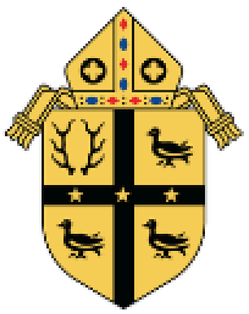
Collections: Funds received as weekly offerings (envelopes, online, loose), Christmas, Holy Days and other marked offerings given.
Other Revenue: All other Operating and Non-Operating funds received, such as donations, event fees, and interest.
Salary & Benefits Expense: Costs related to employee compensation, including wages, payroll taxes, pension, health insurance, and other benefits.
Contractor Expense: Costs related to contractors providing a service to the parish/school, such as Administrative Services and Janitorial.
Facilities Expense: Costs related to building expenses, utilities, and telecommunications.
Other Expense: All other operating expenses not included in the previous categories.
Capital Expense: Costs related to major repairs, renovations and other major building related purchases.
Net Income: Total Revenue minus Total Expenses (includes both Operating and Non-Operating).
Parish Subsidy: Calculated based on the net loss for the school operating unit (Elementary and/or High School).
Parish Tuition Scholarships: Funds donated to an external Catholic school for the purpose of student scholarships.
Cash: The reconciled checking account balance.
Unrestricted Savings: The sum of the unrestricted Detroit Catholic Parishes & Schools Trust account balances.
Endowments: Long-Term investments for the purpose of generating interest income to support operations over time. The endowments are limited to a 5.25% annual distribution.
Donor Restricted Trust: The sum of the restricted Detroit Catholic Parishes & Schools Trust account balances.
Bills Due: Amounts owed to vendors for goods and services received/ordered by not yet paid for.
Payable Loans: Amounts owed to lenders or financial institutions (Archdiocese of Detroit) that must be repaid over time, often with interest.
Other Liabilities: Other amounts owed by the parish/school, including any tuition collected prior to the start of the school year.

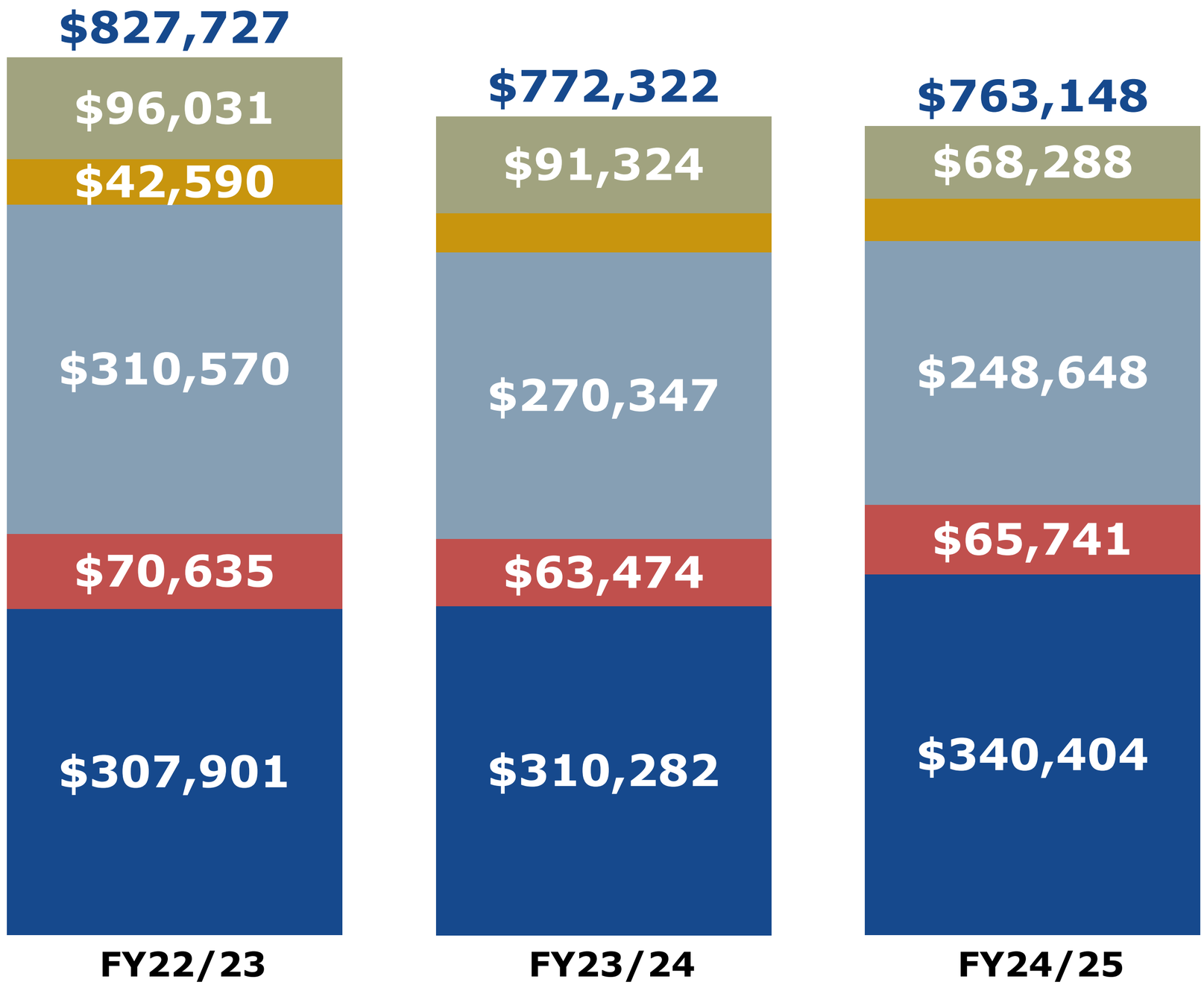
Revenue | 3 Year Trend



Source: Financial Data reported per Intacct on 9/16/2025

Operating Expenses | 3 Year Trend





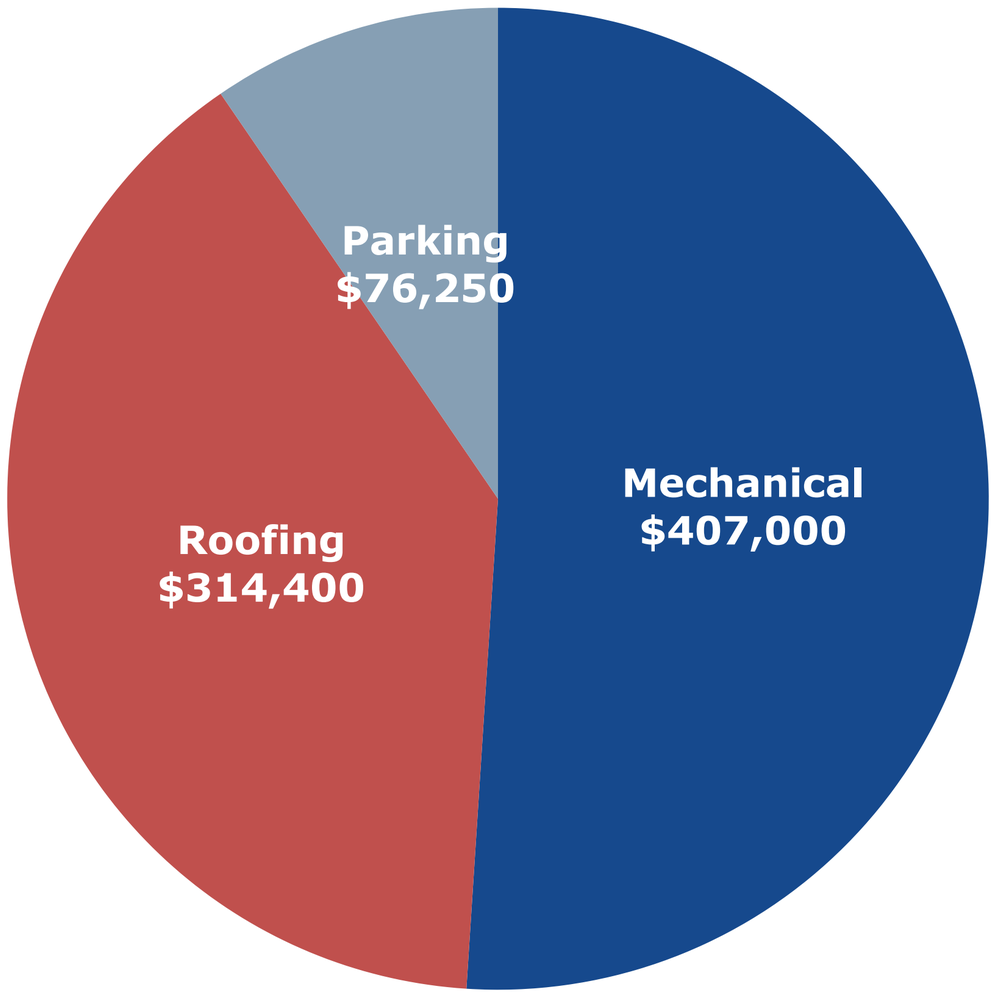
Source: Financial Data reported per Intacct on 9/16/2025

Parish Deferred Maintenance

Maintenance Required

$797,650

Total Estimated Cost

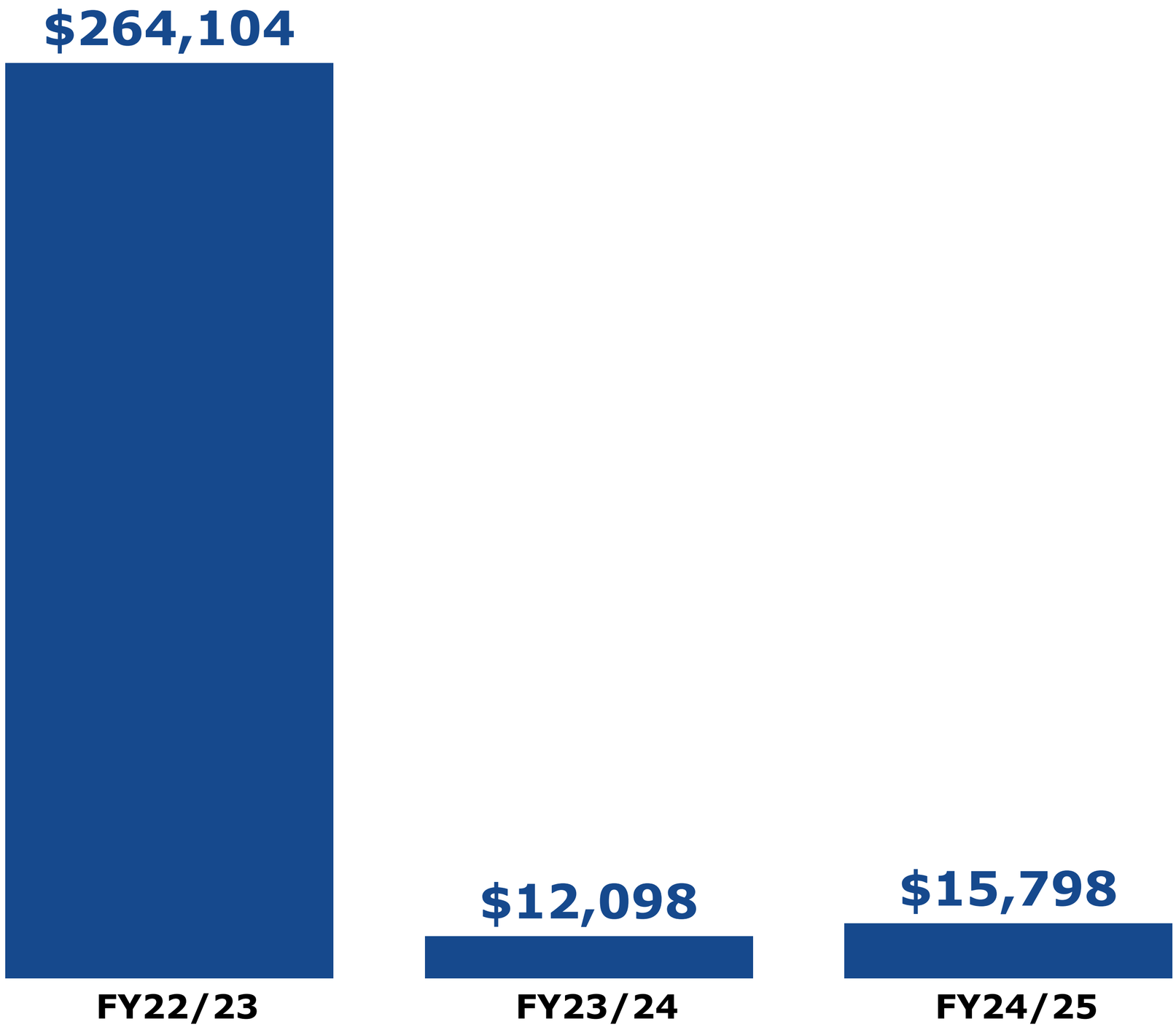


10/13/25

Evaluation Report Date

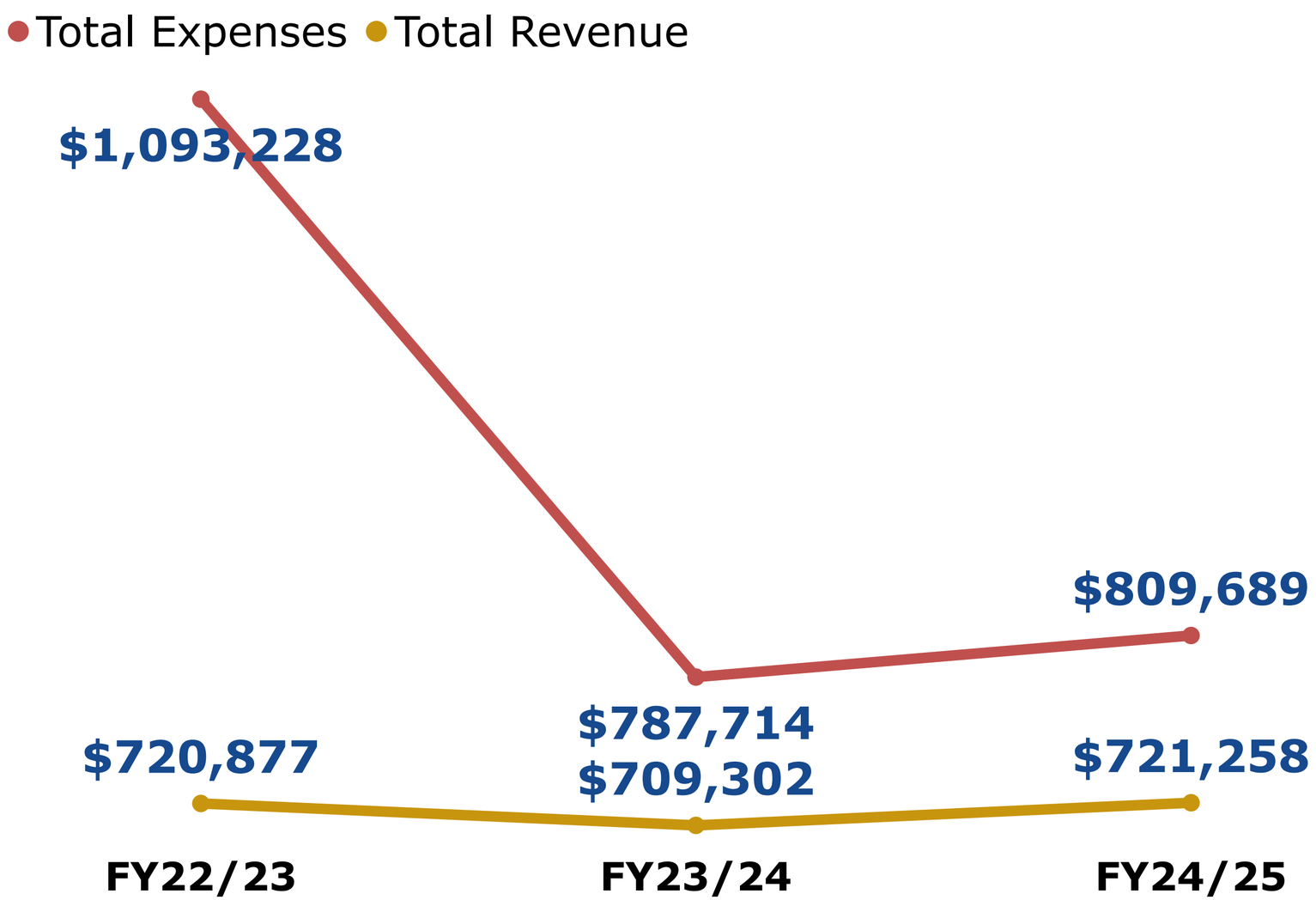
Source: Property Condition Evaluation

Capital Expenses | 3 Year Trend



Source: Financial Data reported per Intacct on 9/16/2025

Revenue and Expenses



Net Income/(Deficit)

FY22/23	FY23/24	FY24/25
($372,351)	($78,412)	($88,431)

The relationship between revenue and expense shows net surplus/(deficit).

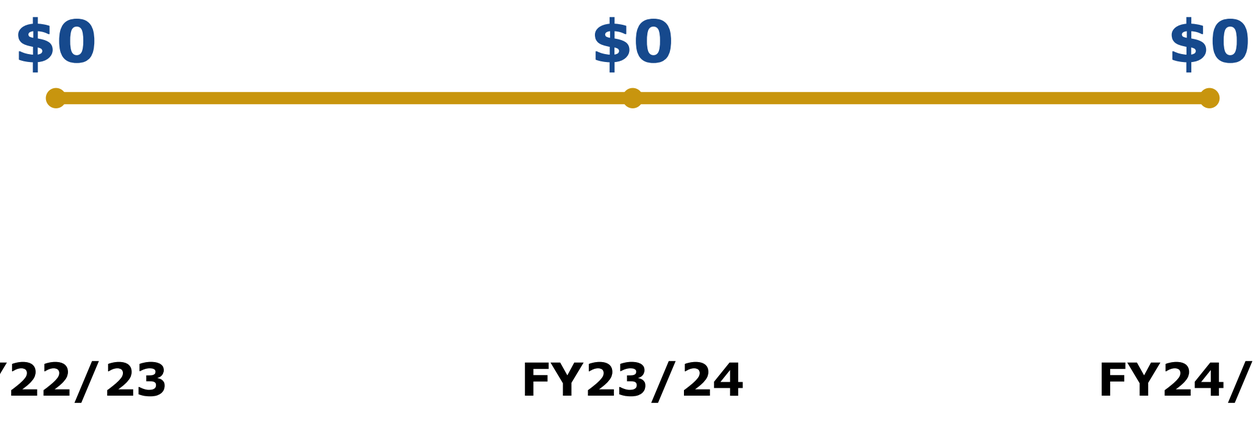
A higher yellow line (revenue) shows a positive net income in a given year.

A higher red line (expense) shows a negative net income in a given year.

Source: Financial Data reported per Intacct on 9/16/2025

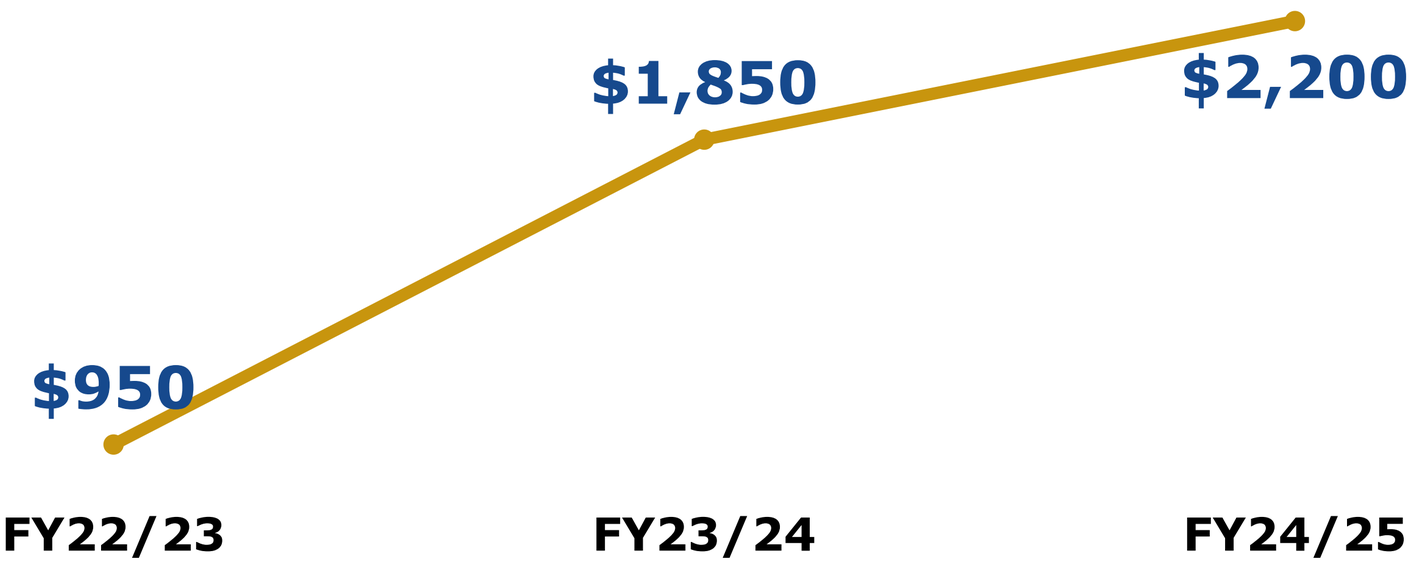
Catholic Education Investment

Parish Subsidy for Catholic School



Parish subsidies fill the gap between tuition and school operating expenses for parishes with a school.

Parish Tuition Scholarships

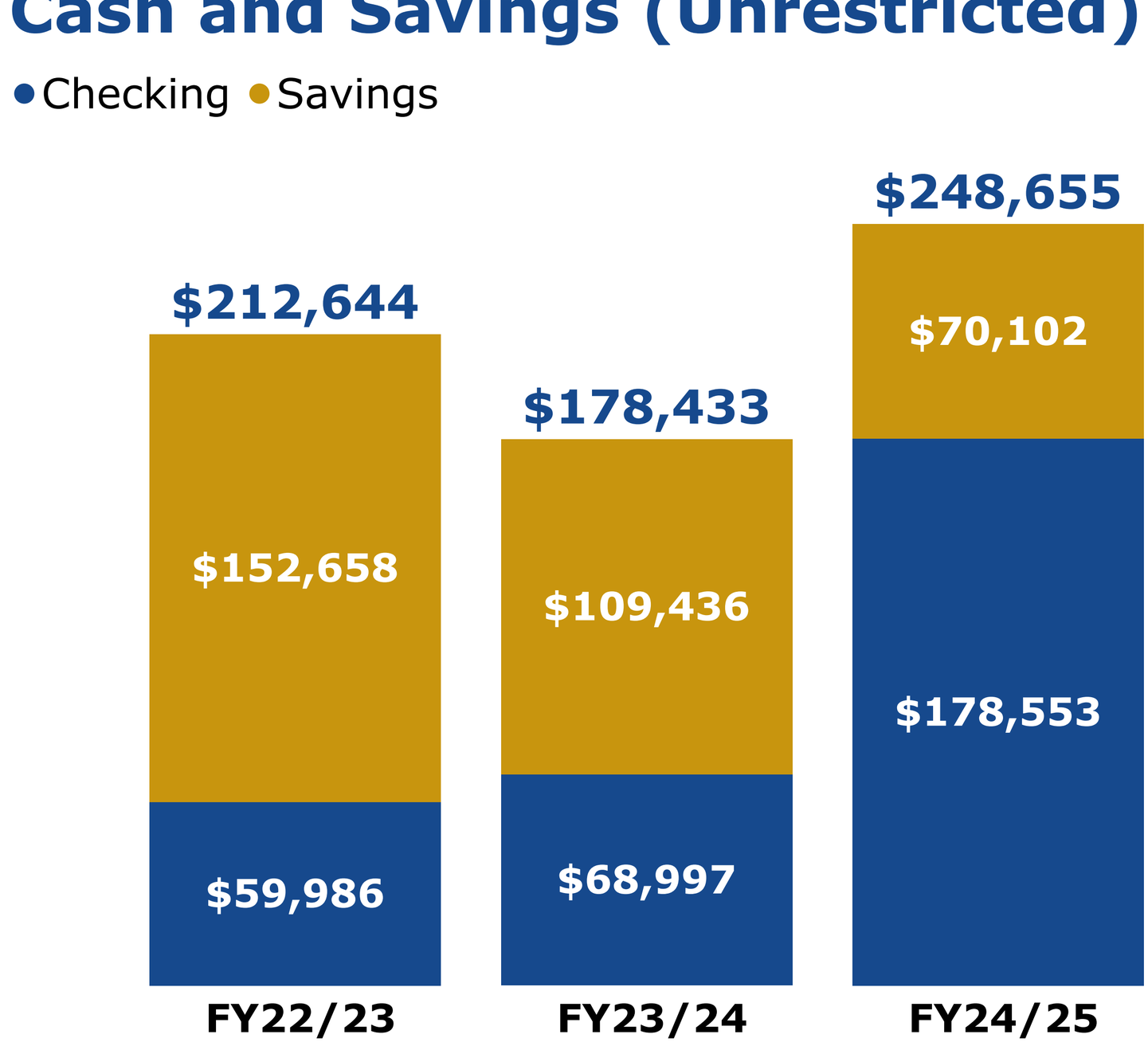


Parish Tuition Scholarships are parish funds used to help cover tuition costs for students attending Catholic Schools outside of the parish.

Source: Financial Data reported per Intacct on 9/16/2025

Savings & Investments Keys for Sustainability

Cash and Savings (Unrestricted)



An increase of cash and savings usually means the parish is doing well financially. It also means they are better prepared to handle surprise costs or tough times.

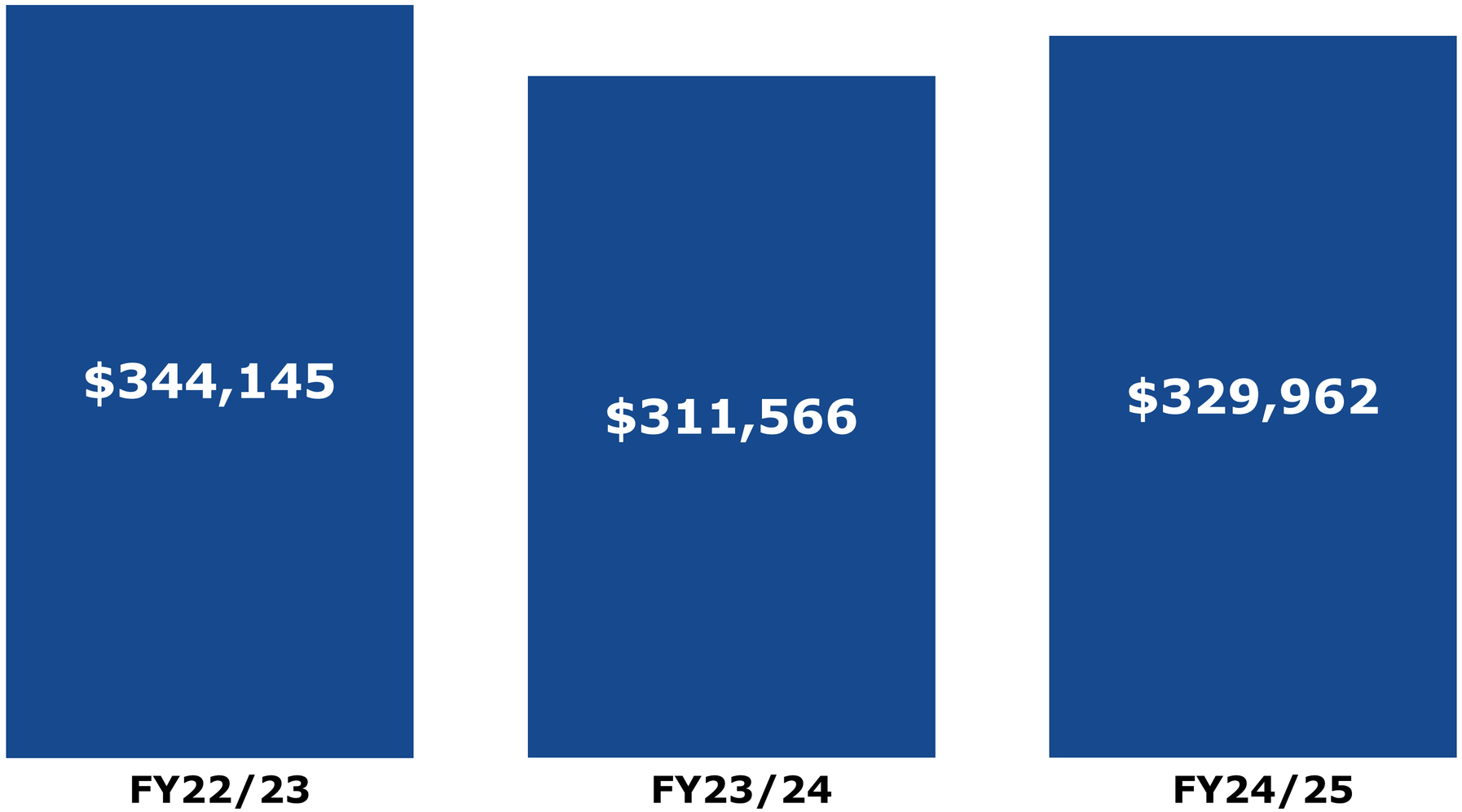
If cash and savings goes down, it may mean a parish is spending more, or collecting less. Having less cash can make it harder to deal with unexpected expenses. Sometimes, this drop is planned—like using savings for big projects or repairs.

Source: Financial Data reported per Intacct on 9/16/2025

Savings & Investments Keys for Sustainability

Savings & Endowments (Restricted)

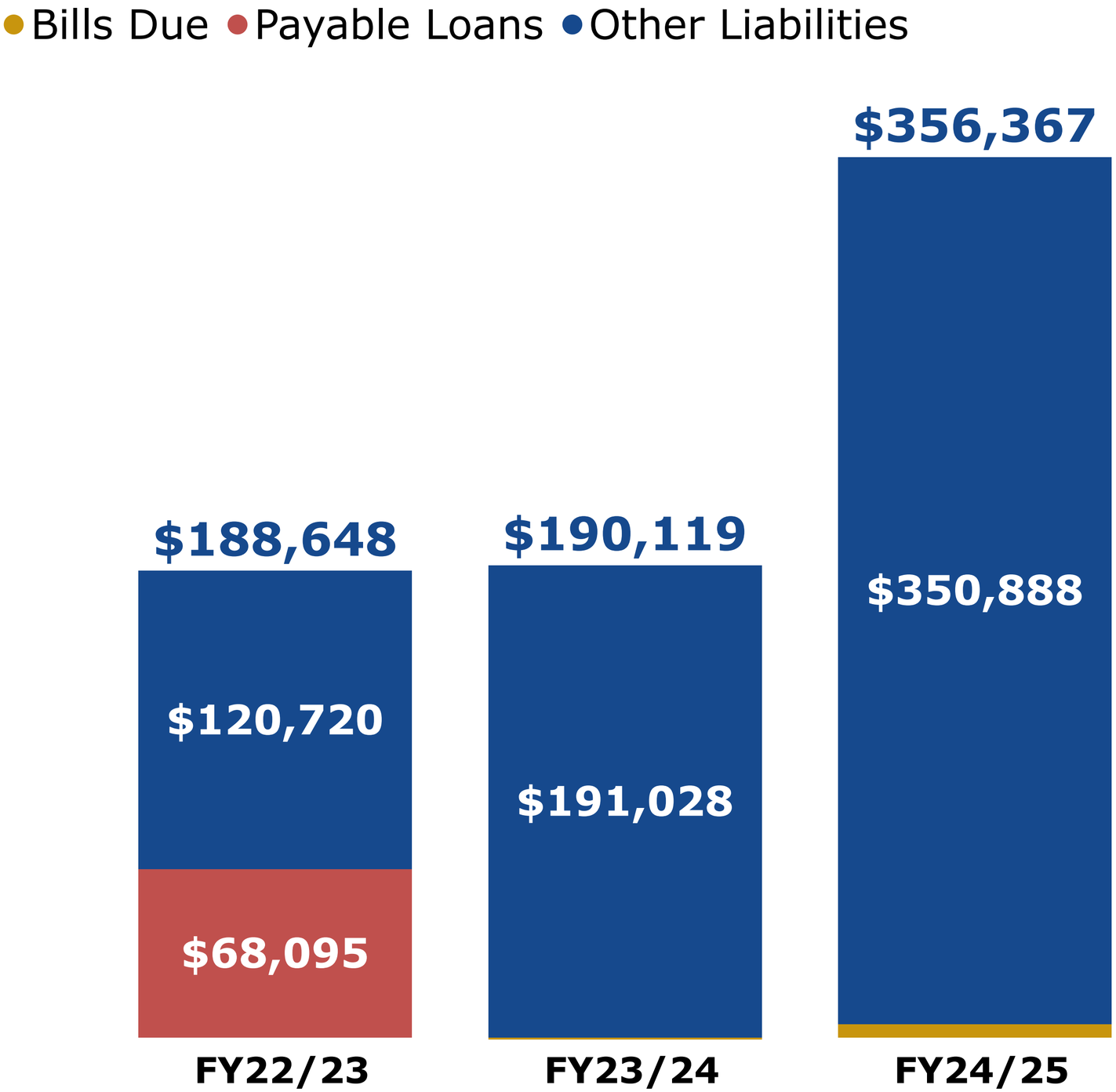
● Endowments ● Donor Restricted Trust



Note: AOD Endowments are limited to a 5.25% annual distribution

Source: Financial Data reported per Intacct on 9/16/2025

Debts and Liabilities



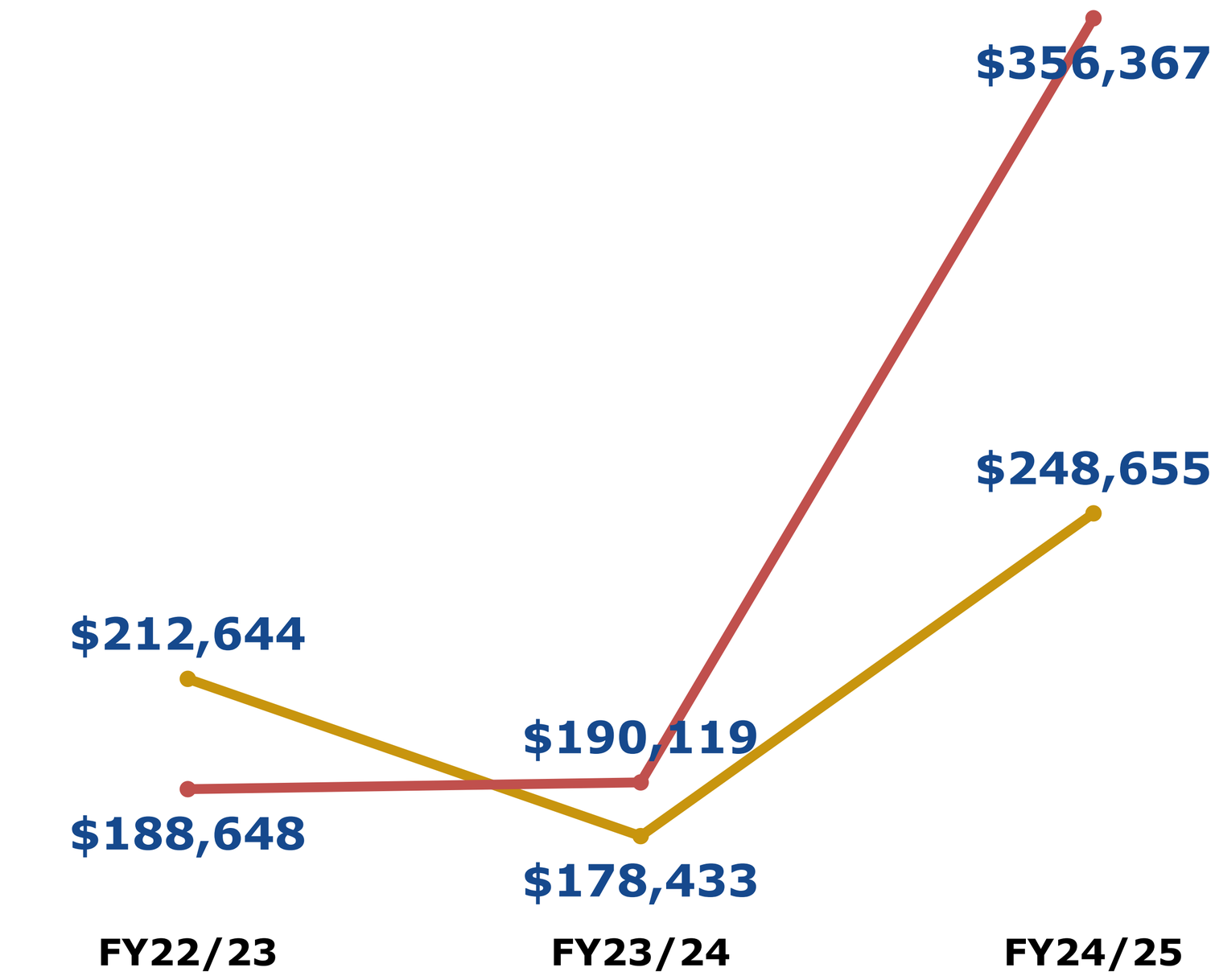
Debt going up, may mean a parish is having trouble with money or not bringing in enough cash. More debt also means more risk, especially if income isn't growing.

If debt is going down, that's usually a good sign. It means the parish is paying off what it owes and becoming more financially stable. It could also mean they're spending wisely and managing money better.

Source: Financial Data reported per Intacct on 9/16/2025

Assets and Liabilities

Relationship of Assets and Liabilities



The relationship between your Assets and Liabilities shows your net equity (net surplus/deficit) over time.

A higher **yellow** line (Unrestricted Cash/Savings) shows your parish holds more cash than you owe out.

A higher **red** line (liabilities) shows you owe more out than your parish holds in cash.

Note: Cash does not include any funds due, but not yet paid (e.g. Tuition Receivable)

Source: Financial Data reported per Intacct on 9/16/2025

Contextual Comments

Assets and Liabilities: For context, see previous note on Debts and Liabilities.

Capital Expenses / 3 Year Trend: Repaired part of the roof ($264,104) year 23/24.

Catholic Education Investment - Parish Subsidy for Catholic School: We subsidize students.

Debts and Liabilities: This reflects CSA contributions that were temporarily used for parish operations before full remittance to the Archdiocese and return to the parish.